SKINNER'S DRESS SUIT

HENRY IRVING DODGE

To Jerome

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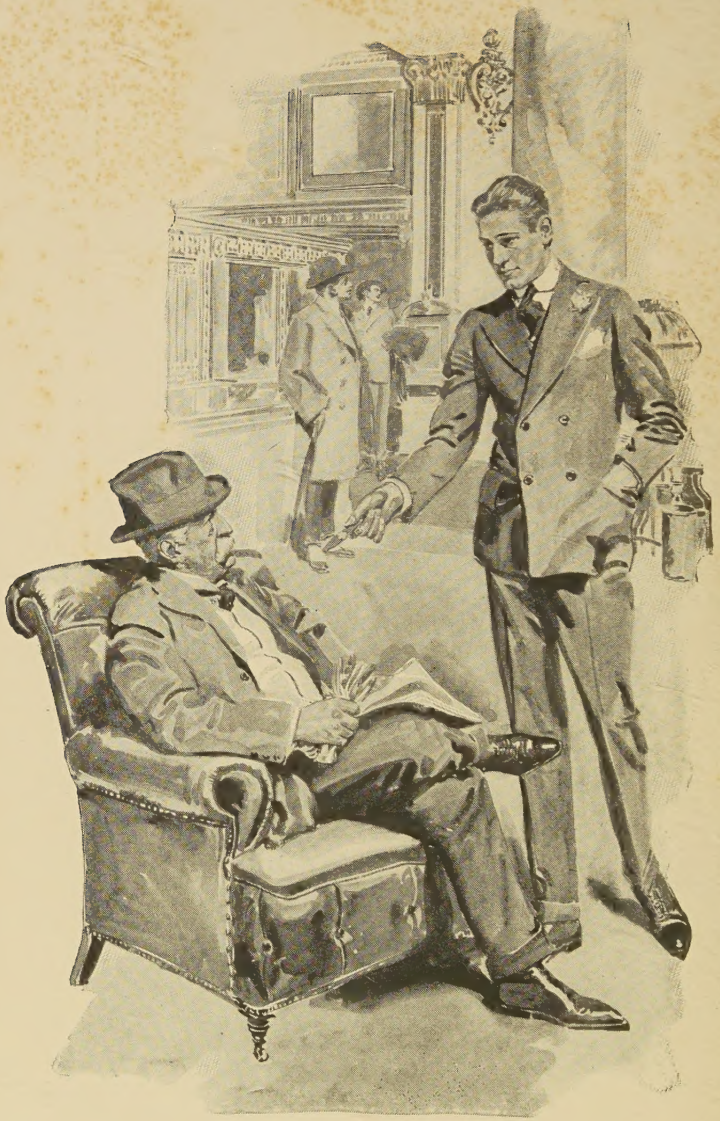

"I WON'T TAKE YOUR ORDER UNLESS YOU THROW IN THAT TROUT DINNER"

SKINNER'S DRESS SUIT

BY

HENRY IRVING DODGE

ILLUSTRATED BY

F. VAUX WILSON

NEW YORK
GROSSET & DUNLAP
PUBLISHERS

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TO

MY WIFE

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SKINNER'S DRESS SUIT

CHAPTER I

SKINNER ASKS FOR A RAISE

Skinner had inhabited the ironbound enclosure labeled "Cashier" at McLaughlin & Perkins, Inc., so long, that the messenger boys had dubbed him the "cage man." To them he had become something of a bluff. Skinner's pet abomination was cigarettes, and whenever one of these miniatures in uniform chanced to offend that way, he would turn and frown down upon the culprit. The first time he did this to Mickey, the "littlest" messenger boy of the district, who was burning the stub of a cigarette, Mickey dropped the thing in awe.

But Jimmie of the Postal said, "Don't be scared of *him!* He's locked up in his cage. He can't get at you!"

So the sobriquet "cage man" was evolved from this chance remark, and the wit of the thing had spread until everybody had come

to think of Skinner as the "cage man" — a fact which did not add greatly to his dignity.

But on this particular morning the "cage man" was even more harmless than usual. There was n't a frown in him. He sat at his tall desk and stared abstractedly at the open pages of his cash-book. He did n't see the figures on the white page, and he paid no more heed to the messenger boys, whose presence he was made aware of by the stench of burning paper and weed, than he did to the clicking, fluttering, feminine activity in the great square room to his left, over which he was supposed to keep a supervising eye.

Skinner had stage fright! He had resolved to ask McLaughlin for a raise. Skinner was afraid of McLaughlin — not physically, for Skinner was not afraid of anybody that way. He was afraid of him in the way that one man fears another man who he has hypnotized himself into believing holds his destiny in his hands. If Skinner had been left to himself, he would never have asked for a raise, for no advance he could hope to get could compensate him for the stage fright he'd suffered for

months from thinking about it. No one knew how often he had closed his cash-drawer, with resolution to go to McLaughlin, and then had opened it again weakly and gone on with his work. The very fact that he *was* afraid disgusted Skinner, for he despised the frightened-rabbit variety of clerk.

It was his wife! She made him do it!

Skinner's wife was both his idol and his idolater. He 'd never been an idol to any one but her. No one but Honey had ever even taken him seriously. Even the salesmen, whom he paid off, looked on him only as a man in a cage. But to his wife he was a hero. When he entered their little house out in Meadeville, he entered his kingdom. All of which made it imperative with Skinner to do his very utmost to "make good" in Honey's eyes.

The Skinners had a little bank account for which they had skimped and saved. Honey had denied herself new gowns, and Skinner had gone her one better. If she would not spend money on herself, then he would not spend money on himself. He had gone posi-

tively shabby. But Skinner did n't mind being shabby. The sacrifice he was making for Honey and the bank account, the self-denial of it, had exalted his shabbiness into something fine, — had idealized it, — until he 'd come to take a kind of religious pride in it. Skinner and his wife had watched their little bank account grow, bit by bit, from ten dollars up. It had become an obsession with them. They had gone without many little things dear to their hearts that it might be fattened. Surely, it was a greedy creature! But, unlike most greedy creatures, it gave them a great deal of comfort. It was a certain solid something, always in the background of their consciousness. It stood between them and the dread of destitution. Thus it had become a sacred thing, and they had tacitly agreed never to touch it.

But what made it imperative for Skinner to ask for a raise was, he had been bragging. Skinner was only human, and being a hero to his wife had made him a little vain. He was a modest man, a first-rate fellow, but no man is proof against hero-worship. He had bragged

— a little at first — about his value to the firm, which had increased the worship. He had given his wife the idea that he was a most important man in McLaughlin & Perkins, Inc., that he had only to suggest a raise in order to get it. They could n't do without him.

Several times Honey had hinted to Skinner that the firm was slow to show its appreciation of his indispensable qualities; but on such occasions Skinner had urged that the psychological moment had not yet arrived, that the wave of prosperity that was spreading over the country had not up to the moment engulfed his particular firm. But one evening, he ill-advisedly admitted that the waves of the aforesaid prosperity were beginning to lap the doorstep of McLaughlin & Perkins, Inc. That was enough! Next morning Honey gently urged that further delay would be inexcusable, that the bank account was n't growing fast enough to suit her, that he must ask for a raise.

Now that Honey had put it up to him to "make good," — to act, — doubt entered Skinner's heart. He argued that, if the firm

had considered him worth more money, they would have advanced him. But on the other hand was the well-known meanness of the partners. Nothing short of a threat to quit by one or another of their valuable men had ever served to pry them loose from any cash.

Presently Skinner stepped out of his cage and locked the door behind him. As he entered the long passageway that led to McLaughlin's office, Skinner felt like a man who had emerged from a bath-house and was about to traverse a long stretch between himself and the icy water into which he was to plunge. Within a few paces of the great glass door marked "MR. MCLAUGHLIN," Skinner hesitated and listened, hoping to hear voices, which would give him an excuse to retreat. But there was no sound. Skinner tapped at the door, turned the knob, and took the plunge into the icy water!

When he came to the surface and partially recovered his senses, he found himself facing McLaughlin, president of McLaughlin & Perkins, Inc. McLaughlin sat at his desk, rotund, red-faced, and pig-eyed, his stubbly

hair bristling with chronic antagonism. Those pig eyes and that stubbly hair were a great asset to McLaughlin when it came to an "argument." They could do more fighting than his tongue or his fists, for that matter.

"Hello, Skinner," he said; then waited for the cashier to state his business.

Skinner had outlined a little argument, but he forgot it, and to cover his confusion he dragged a chair close to his employer's desk, a proceeding which rather puzzled the boss.

"What's the row?" he asked.

On his way down the long passageway that led to McLaughlin's office, Skinner had made up his mind to "demand" a raise. Then he thought it might be better to "ask" for a raise. Then he decided on second thoughts, that to "demand" would be a little too stiff, while to "ask" would put him in the suppliant class. So he compromised with himself and concluded merely to "suggest" a raise.

"Mr. McLaughlin, I came in to see how you felt about giving me a little more money."

McLaughlin flushed and swung around in his swivel-chair with a ready retort on his lips;

but, meeting the quiet, gray eyes of his subordinate, he said simply, "Raise your salary?"

Skinner nodded. "I just wanted to know how you feel about it."

"You know how we feel about it. We have n't done it, have we?"

Skinner saw that the "merely suggest" scheme did n't work. He might have urged as a reason for his demand his value to the house, but, like most men, he was a good advocate for others but a poor advocate for himself. Besides, if he did so, he would give McLaughlin a chance to depreciate his services, which would be very humiliating. At the mere thought of it he became nervous, and decided to plead rather than argue.

"My expenses are increasing and — "

But McLaughlin cut him short. "So are ours." The boss was going to add his customary excuse when tackled for more money, "And times are hard with us, our customers don't pay up, and our creditors — " but he suddenly remembered that he was speaking to his cashier.

He turned away and looked into space and

drummed on his desk with an ivory paper-cutter. Thus he remained, apparently pondering the matter for some seconds, while hope and fear chased each other up and down Skinner's spinal column. Then the boss turned to his papers.

"I'll talk it over with Perkins. Stop in on your way home, Skinner."

McLaughlin did n't even look up as he spoke, and Skinner felt that somehow a chasm of antagonism had yawned between him and the boss, that their relations had suddenly ceased to be harmonious, that they were no longer pulling together, working against a common competitor, but were scheming against each other.

"Why the devil does he want to keep me on the rack for seven hours more?" thought Skinner on his way back to his cage. "Why could n't he say 'yes' or 'no'?"

Well, anyway, the die was cast. He was n't going to worry about it any more. Let McLaughlin & Perkins, Inc., do that! The "cage man" opened his cash-book and went to work.

After Skinner had gone, McLaughlin rang the bell on his desk, and when the boy appeared, he said, "Ask Mr. Perkins please to step in here."

The junior partner, immaculately dressed and twirling his tawny mustache with a proper Harvard affectation of poise, entered a few moments later and found McLaughlin with his feet on the desk, staring ahead with humorous intentness.

"Well," said McLaughlin, "it's come at last!" With true Irish dramatic instinct, he paused, then plumped out, "Skinner's asked for a raise!"

He turned to note the effect of his words.

"What?" said the junior, taken by surprise, then hastening to suppress any suggestion of emotion. "That great, big, long-eared, overgrown rabbit? Did he dare come in here and beard the hound in his kennel?"

"He did that same," said McLaughlin, who had never quite lost his California vernacular.

"That hair of yours did n't scare him?"

McLaughlin grinned. "I guess it's lost its power." He got up and looked in the mirror

"IT'S COME AT LAST! SKINNER'S ASKED FOR A RAISE"

over the mantel. "It *is* fierce, ain't it? I think I'll let it grow."

"Don't, Mac. It's your best asset as a bluffer." He shrugged his shoulders languidly. "You'd look like a philanthropist. They'd *all* be asking for a raise!"

"Wonder why he asked just *now?* He does n't know about that new contract with the Hudson & Erie people, does he?"

"Even if he did, he would n't dare to hold you up on it."

"He *ain't* that kind, is he?"

"No, Mac, it just occurred to him, that's all—it just occurred to him." Perkins paused, looked out of the window, then turned. "What do you think, Mac?"

"We can't start in raising salaries just now, Perk. If one gets it, the others 'll want it, too. They 'll all be dissatisfied."

"Don't do it — that's all."

McLaughlin reflected a moment. "Did you ever hear of such a thing as a worm turning?"

"Yes, but a worm does n't turn very fast. There'd be plenty of time to see the indications and head it off."

McLaughlin drummed with his paper-cutter. "Somehow, I've always been afraid of worms. They're so damned humble," he said presently.

Perkins laughed. "I believe you're afraid you'll lose Skinner."

"Somebody might have got after him — Billings or Humphreys."

"Nobody's after a man that dresses like that!"

"But he might get after them."

"He does n't want to change. He has no ambition, no initiative. Take it from me, Mac, any man that wears such clothes has resigned himself to permanent, innocuous, uninteresting mediocrity."

"But —" McLaughlin protested.

Perkins cut him short. "Any man that wears clothes like a doormat will let you make a doormat of him!"

"That's just what puzzles me. A good-looking man — fine eyes and a figure. The only thing that stands between him and one of your Harvard dudes is a first-class tailor. Perk, why *does* he dress like that?"

"He began by skimping for that little house out in Meadeville. Then he got used to going without good clothes and he did n't care."

"It's notorious," McLaughlin commented.

"Nobody cares much whether a cashier in his cage is well dressed," said Perkins. "You can't see him below the waist-line. He might not have on either trousers or shoes for all the public knows or cares."

"What kind of a wife has he got?"

"She's just as thrifty as he is. They've got the poverty bug, I guess. Don't worry about Skinner, Mac. The fear of the poorhouse has kept many a good man in his place."

McLaughlin turned to Perkins. "But we can't afford to lose him. He's too honest, too faithful, too loyal."

"I know his value as well as you do, but we don't want to put wise goggles on him."

"We've got to raise him sometime," McLaughlin urged mildly.

"Yes, but we won't do it till we have to. If he were a salesman, he'd make us do it. But a man in a cage—why the very fact that he stays in a cage—can't you see?"

"Then you would n't do it?"

"Of course not!"

"But how?"

"Bluff him — in a tactful way. Let him think we've nothing but his welfare at heart; that we love him too much to stand in his way; that it's breaking our hearts to lose him. Still, if he can better himself we'll have to stand the pain. You're an old poker-player, Mac; you know how to handle the situation."

"But supposing you're mistaken in Skinner? Supposing he hangs out for a raise?"

"If he does, we'll have to give it to him. Offer him ten dollars a week more. But remember, Mac, only as a last resort!"

So when Skinner stepped in at five o'clock, McLaughlin made the bluff. Skinner did n't call it. Instead, he bowed submissively, almost with relief, and without a word left for home.

Everything contributed to the drab occasion for Skinner. The weather was bad, the ferryboat steamier and smellier than ever. As he took his seat in the men's cabin, he was full of drab reflections — disappointment, deep disgust. Abysmal gloom surrounded him.

His thoughts were anything but flattering to his employers, or to himself, for that matter, for Skinner was a just man. They were the cussedest, meanest people that he'd ever known. But what was the matter with him, Skinner? Why had n't he made a fight for the raise? It was that old, disgusting timidity that had been a curse to him ever since he was a boy. Others had pushed ahead through sheer cheek, while he held back, inert, afraid to assert himself. By gad, why had n't he made a fight for a raise? They could only sack him, hand him the blue envelope!

Sack him! The thought brought back the days when he had wandered from office to office, a suppliant, taking snubs, glad to get anything to do. The memory of the snubs had made more or less of a slave of him, for Skinner was a proud man, a man of very respectable family. Perhaps he ought to be glad that McLaughlin had n't done any worse than refuse him a raise.

Skinner did not stop to think that it would be easier for him to get a job now than it had been in those suppliant days. He was now

experienced, skillful, more level-headed. His honesty and loyalty were a by-word in the business district.

His thoughts took another turn, and he looked at himself in the mirror. Gad! He had all the earmarks of back-numberhood. His hair was gray at the temples and he was shabby, neat but shabby. But he was only thirty-eight, he reflected, — the most interesting period of a man's life; he was wise without being old. And he was not bad-looking. He studied the reflection of his face. The picturesqueness of youth was lined — not too deeply lined — by the engraving hand of experience. What was the matter with him, then? Why was he not more of a success? Was it because he had been a "cage man" too long, always taking orders, always acquiescing subserviently, never asserting?

He looked out of the window. The river was gray, everything was gray — nothing pleased him. But the river used to be blue, always blue, when he first crossed it, a buoyant youth. The river had n't changed. It was the same river he had always loved. Then the change

must be in him, Skinner. Why had he gradually ceased to enjoy things? Who was to blame for the drab existence he was suffering? Was it the outside world or himself?

As a boy, things were new to him — that was why the river was blue. But there were many things new to him to-day — peoples, countries, customs — yes, a thousand things new and interesting right in New York, close at hand, if he'd only take the trouble to look them up. Why was his ability to appreciate failing? Other men, much older than he and only clerks at that, were happy. He sighed. It must be himself, for, after all, the world had treated him as well as he had treated the world, he reflected, being a just man.

Unfortunately, on the train Skinner got a seat in the very center of a circle of social chatterboxes, male commuters, and female shoppers. Some talked of their machines and rattled off the names of the makers. There was the Pierce-Arrow, the Packard, the Buick, and all the rest of the mechanical buzz-wagons. There was an inextricable mass of phrases — six-cylinder, self-starter, non-puncturable,

non-skiddable. But he did n't hear any such terms as non-collidable, non-turnoverable, or non-waltz-down-the-hillable. Nor did they spare him the patriarchal jokes about the ubiquitous Ford. They talked about the rising cost of gasoline which brought John D. in for a share of wholesome abuse. At the mention of John D. everybody turned to golf and Skinner got that delightful recreation *ad infinitum, ad nauseam.*

Skinner felt that this talk about machines was only to impress others with the talkers' motor lore. For familiarity with motor lore means a certain social status. It is part of the smart vernacular of to-day. Any man who can own a car has at least mounted a few steps on the social ladder. The next thing to owning a car is to be able to talk about a car, for if a man can talk well about a machine everybody 'll think that he must have had a vast experience in that line and, therefore, must be a man of affairs.

Girls chattered about autos, not to give the impression that they owned them, but that they had many friends who owned them, that

they were greatly in demand as auto companions — thus vicariously establishing their own social status.

There was something fraternal about it, Skinner thought, like golf. The conceit occurred to him that it would be a good scheme to get up a booklet full of glib automobile, golf, and bridge chatter, to be committed to memory, and mark it, "How to Bluff One's Way into Society." It might have a wide sale.

Skinner suddenly realized that his thoughts were a dark, minor chord in the general lighthearted chatter, for he cordially hated the whole blooming business of automobiles, golf, and bridge. He was the raven at the feast. Everybody seemed to be talking to somebody else. Only he was alone. He wondered why he had not been a better "mixer." Several of the boys in Meadeville that he knew of had got better positions through the friendship of their fellow commuters, because they were good "mixers," good chatterers.

There was Lewis, for instance, who was just going into the Pullman with Robertson, the banker. Lewis was nothing but a social froth-

juggler. He had n't half Skinner's ability, yet he was going around with the rich. Cheek — that was it — nothing but cheek that did it. Skinner detested cheek, yet Lewis had capitalized it. The result was a fine house and servants and an automobile for the man who used to walk in the slush with Skinner behind other men's cars and take either their mud or their gasoline stench.

Skinner wondered if Lewis and others like him could afford their way of living. He had always looked forward with a certain satisfaction to the time when the smash would come to some of these social butterflies, with their mortgaged automobiles, and then he, Skinner, with his snug little bank account, would be the one to laugh and to chatter. This reflection greatly consoled him for wearing cheap clothes. He'd rather have his money in the bank than on his back. But the smash had n't come to any of them as yet, he reflected. On the contrary, the more money they seemed to spend, the more they seemed to make. He wondered how they managed.

CHAPTER II

HOW SKINNER GOT HIS RAISE

PRESENTLY, Wilkes, in the seat just ahead of Skinner, folded his newspaper and turned to his neighbor. "Are you going to the reception to the new pastor at the First Presbyterian?"

"Am I going? You bet I am. We're all going."

The remark brought Skinner back to the things of the moment with a jerk. By Jove! Honey was going to that reception and she'd set her heart on his going with her. She'd been making over a dress for it. It seemed to Skinner she was always making something over. He had made up his mind that she'd buy something new — a lot of new things — when he'd got his raise. But now — well, it was a deuced good thing she *was* handy with her needle.

He could see her waiting for him at the door with her customary kiss. Hang it! how was he going to break the news to her? If he had n't

been so asininely cock-sure! — a "cinch," he thought contemptuously. He'd talked "cinch" to her so much that he'd almost come to believe it himself. But, after all, must he tell her to-night? Why not temporize? Say McLaughlin was out of town? Also it would never do to tell her that he'd been afraid to go to the boss. But she'd have to know it sometime, why not right away? Like having a tooth out, it was better done at once.

The thought of Honey's disappointment was overshadowed by an awful realization that suddenly came to Skinner. How could he square the fact that McLaughlin & Perkins, Inc., had turned him down with the way he'd bragged about his value to the firm? Skinner frowned deeply. McLaughlin had no business to refuse him — a percentage of the money he handled was his by rights. Somehow he felt that he had been denied that which was his own.

What would Honey think of him? He could n't bear the idea of falling in her esteem. He pondered a bit. By Jove, he *would n't* fall in her esteem. He sat up straight from his

slouching position and squared his shoulders. He would n't disappoint her, either! Everybody had disappointed him, but that was no reason why he should disappoint *her!* He suddenly laughed aloud. If they would n't raise his salary, he'd take things into his own hands. He'd be independent of the firm. He'd raise it himself. If he were going to lie to Honey, why not lie to some effect? He sat back, chuckling!

Why had n't he thought of it before? It would be dead easy!

He'd raise himself five dollars a week! All he had to do was to take it out of his own bank account. Every week he'd cash a check for five dollars in New York. He always kept his personal check-book in the firm's safe. When he handed Honey his salary, he would give her the "extra five" to deposit to the credit of their account in the Meadeville National. It would work out beautifully. Nobody would be any the wiser and if nobody would be any the richer, surely nobody would be any the poorer, and — he would not have to disappoint Honey.

Skinner began to look at the scheme from various angles, as was his custom in every business transaction. Was there any danger of Honey finding him out? No. She never saw the check-book, only the bank-book, and when he had that balanced he'd be careful to attend to it himself. She'd never even see the canceled checks. Surely, there was no sin in it. He had a right to do what he liked with his own money. And he was n't really doing *anything* with it, after all, simply passing it around in a harmless circle. But would n't he be deceiving her, his best friend? — putting her in a fool's paradise? Well, by jingo, he *would* put her in a fool's paradise and let her revel in it, for once in her life, and before she had a chance to find out, he'd make it a *real* paradise — he did n't know just how, but he would!

Skinner stepped off the train at Meadeville and threaded his way between the glaring, throbbing automobiles to the slush-covered sidewalk. He no longer felt his customary resentment of these social pretenders that whizzed by him in their devil-wagons — leav-

ing him to inhale the stench of their gasoline. In a way, he was one of them now. By his ingenious little scheme of circulating his own money, strictly in his own domestic circle, he had elected himself to the bluffer class, and he felt strangely light-hearted. Besides, he was no more of a "four-flush" financier than most of the automobile contingent, at that.

When he reached his house, he ran up the steps with a radiant face. Honey was waiting for him at the door, her lithe little figure and mass of chestnut hair, done up on top of her head, silhouetted against the light in the hall. She kissed him, and in her eagerness literally dragged him into the hall and shut the door.

"Dearie, you've done it! I know by your face you've done it!"

"Eh-huh!"

"Now, don't tell me how much till I show you something!"

She drew him into the dining-room and pointed to the table where a wonderful dinner was waiting. "Look, Dearie, oysters to begin with, and later — beefsteak! Think of it!

Beefsteak! And, look — those flowers! Just to celebrate the occasion! I was so sure you'd get it! And, now, Dearie, tell me — how much did they appreciate you?"

Skinner was swept off his feet by her enthusiasm. He threw caution to the winds — that is, after he'd made a lightning calculation. It would n't cost any more, so why be a "piker"?

"Ten dollars," he said with affected quiet.

Honey came over to Dearie, flung her arms around his neck, put her head on his shoulder, and looking up into his face, with eyes brimming with happiness, sighed, "Dearie, I'm so happy! So happy for *you!*"

And Skinner felt that the lie was justified. He put his hand up and pressed her glossy head close to his breast and looking over her shoulder winked solemnly at the wall!

"And now, Dearie," said Honey, when they were seated at the table, "tell me! You actually bearded that old pig in his pen — my hero?"

"Eh-huh!"

"You told him you wanted a raise?"

"Eh-huh!"

"And what did *he* say?"

"First, he said he'd see Perkins."

"And he *saw* Perkins, and what then?"

Skinner threw his hands apart and shrugged his shoulders. If he had to lie, he'd use as few words as possible doing it.

"Was that all?"

"Eh-huh!"

"It *was* a 'cinch,' just as you said, was n't it, Dearie?"

Skinner imperceptibly winced at the word. "Eh-huh!"

"I knew you'd only have to hint at it, Dearie!"

"If I'd hung out, I might have got ten dollars more," said Skinner loftily.

Honey was silent for a long time.

"Well," said Skinner presently, "what's going on in that little bean of yours?"

"I was just figuring, Dearie. Let's see—ten dollars a week—how much is that a year?"

"Five hundred and twenty dollars."

"Five hundred and twenty dollars a year—that'd be more than a thousand dollars in two years!"

"Yes," Skinner affirmed.

"And in four years? Think of it — over two thousand dollars?"

"Better not count your chickens, Honey, — I'm superstitious, you know."

Skinner began to see his ten-dollar raise growing to gigantic proportions. He had visions of himself at the end of four years hustling to "make good" "over two thousand dollars." For the first time he questioned the wisdom of promoting himself. But he could n't back out now. He almost damned Honey's thrift. He would be piling up a debt which threatened to become an avalanche and swamp him, and for which he would get no equivalent but temporarily increased adulation. How could he nip this awful thing in the bud? He did n't see any way out of it unless it were to throw up his job and cut short this accumulating horror. But at least he had a year of grace — two years, four years, for that matter — before he would have to render an accounting, and who could tell what four years might bring forth? Surely, in that time he'd be able to get out of it somehow.

However, he had cast the die, and no matter what came of it he would n't back out. If he did, Honey would never believe in him again. His little kingdom would crumble. So he grinned. "I think I'll have a demi-tasse, just to celebrate."

So Honey brought in the demi-tasse.

Then Honey took her seat again, and resting her elbows on the table, placed her chin in the cup of her hands and looked at Skinner so long that he flushed. Had her intuition searched out his guilt, he wondered.

"And now, I've got a surprise for you, Dearie," she said, after a little.

After what Skinner had gone through, nothing could surprise him, he thought. "Shoot!" said he.

"You thought I got you to get that raise just to build up our bank account — did n't you?"

"Sure thing!" said Skinner apprehensively, "Why?"

"You old goosie! I only got you to think that so you'd go *after* it! That is n't what I wanted it for — at all!"

Skinner's mouth suddenly went dry.

"We've been cheap people long enough, Dearie," Honey began. "We've never dressed like other people, we've never traveled like other people. If we went on a trip, it was always at excursion rates. We've always put up at cheap hotels, we've always bargained for the lowest rate, and we've always eaten in cheap restaurants. Have n't we, Dearie?"

"Yes," said Skinner. "But what has that got to do with it."

"As a result, we've always met cheap people."

"You mean poor people?" said Skinner quickly.

"Goodness, no, Dearie, — I mean *cheap* people, — people with cheap minds, cheap morals, cheap motives, cheap manners, and worst of all, — cheap speech! I'm tired of cheap people!"

"What are you going to do about it?" said Skinner, his apprehension growing.

"We're not going to put one cent of this new money in the bank! That's what I'm going to do about it! Instead of waiting a year

for that five hundred and twenty dollars to accumulate, we're going to begin now. We'll never be any younger. We're going to draw on our first year's prosperity!"

"What the deuce are you talking about?" said Skinner, staring at Honey, wild-eyed. "What do you mean?"

She clapped her hands. "Now, don't argue! I've planned it all out! We're going to have a good time — good clothes! We're going to begin on you, you old dear! You're going to have a *dress suit!*"

"Dress suit?" Skinner echoed. "Why dress suit? Why dress suit now at this particular stage of the game? Why dress suit at all?"

"Why? For the reception at the First Presbyterian, of course. I'm tired of having you a sit-in-the-corner, watch-the-other-fellow-dance, male-wallflower proposition! You old dear, you don't think I'm going to let you miss that affair just for the sake of a dress suit, now that we've got a whole year's raise to spend — do you?"

"How much does a dress suit cost?" Skinner murmured, almost inarticulately.

"Only ninety dollars!"

Skinner reached for his demi-tasse and gulped it down hot. "I see," he said. Then, after a pause, "Could n't we hire one? It 's only for one occasion."

"My Dearie in a hired dress suit? I guess not!"

Skinner pondered a moment, like a cat on a fence with a dog on either side. "Could n't we buy it on the installment plan?"

"We might buy a cheap suit on the installment plan. But remember, Dearie, we're not going to be cheap people any more!"

"One can see that with half an eye," said Skinner.

"Now, Dearie, don't be sarcastic."

"I think I'll have another demi-tasse," said Skinner, playing for time, and held out his cup.

"It'll keep you awake, Dearie."

"If I don't sleep, it won't be the coffee that keeps me awake," said Skinner enigmatically; so Honey brought in the second demi-tasse.

When dinner was over, the Skinners spent

the rest of the evening in front of the open fire. Honey put her arms about Dearie and smiled into the flames. Skinner looked at her tenderly for a few moments, pressed her soft, glossy hair with his lips, and began to realize that he 'd have to do some high financing!

That night, as Skinner lay staring at the ceiling and listening to Honey's gentle and happy breathing, he reflected on the beginnings of a life of crime. Ninety dollars right off the bat! Gee whiz! He had not included any such thing in his calculations when he had hit upon his brilliant scheme of self-promotion. Great Scott! — what possibilities lurked in the background of the deception he 'd practiced on Honey! He 'd heard of the chickens of sin coming home to roost, but he 'd never imagined that they began to do it so early in the game. He no longer felt guilty that he had deceived Honey, for had n't her confession that she had deceived *him* about putting that money in the bank made them co-sinners? And one does n't feel so sinful when sinning against another sinner!

SKINNER'S DRESS SUIT

Ninety dollars! Gee whiz! But, after all, ninety dollars was n't such an awful lot of money — and he 'd see to it that ninety dollars was the limit!

CHAPTER III

SKINNER'S DRESS SUIT

HONEY went to the city with Skinner the next day, and during the lunch-hour a high-class tailor in the financial district measured Skinner for his dress suit. Honey had sensed from Dearie's protest the night of the "raise" that it would be hard to pry him loose from any more cash than the first ninety dollars, so she did n't try to — with words. She would let him convince himself. So, when the wonderful outfit arrived a few days later, and Skinner put it on, she pretended to admire the whole effect unqualifiedly.

"Beautiful!" she cried; "perfectly beautiful!"

But she chuckled to herself as she noted the look of perplexity that gradually came into Skinner's eyes as he regarded himself in the mirror.

"These clothes are very handsome," he said presently, "and they're a perfect fit — but the general effect does n't seem right."

Honey remained discreetly silent.

Presently Skinner turned to her with a suggestion of trouble in his eyes. "Say, Honey, what do dress shirts cost?"

"I don't know exactly. Four dollars, perhaps."

"Four dollars!" There was a suggestion of a snarl in Skinner's tone, the first she'd ever heard. "Four dollars! — the one I've got on only cost ninety cents."

"But that is n't a dress shirt, Dearie."

"No, you bet it is n't! But it's good enough for me!" Then with a touch of sarcasm in his tone, "I suppose a certain kind of collar and tie are necessary for a dress shirt?"

"A dollar would cover that."

"How *many* collars?" he almost shouted.

"One."

Another pause; then, "I've got to have studs?"

Honey nodded.

Another pause. "And, holy smoke, cuff-buttons? Say, where do we get off?"

"They 're not expensive, Dearie."

"THE GENERAL EFFECT DOES N'T SEEM RIGHT!"

"But have you any idea how much?" he insisted.

"Four dollars ought to cover that."

"By gosh! Well, I guess that's all," he said quietly. Just then he glanced down at his shoes. "It is n't necessary to have patent leathers, too?" he appealed.

"It's customary, Dearie, but not absolutely necessary."

"People don't see your feet in a reception like that," he urged.

Honey smiled. "They might without difficulty, Dearie, if you chanced to walk across the floor in some vacant space. Remember, you're not in the subway where everybody stands on them and hides them."

"Don't be funny," said Skinner. "Mine are only in proportion. How much? That's the question, while we're at it — how much?"

"You know the price of men's shoes better than I do, Dearie."

"I saw some patent leathers on Cortlandt Street at three dollars and a half."

"Those were n't patent leathers — only pasteboard. They'd fall to pieces if the night

happened to be moist. And you'd reach the party barefooted. Think of it, Dearie, going in with a dress suit on and bare feet!"

Her giggle irritated Skinner.

"It may be very funny to you but — how much? That's the question!"

"Not more than six dollars for the best."

"I see," said Skinner, making an effort to be calm. "Silk hosiery?"

"A dollar will cover socks and garters both."

"Garters?" Skinner snapped. "Garters are a luxury. Besides, I never had any success with garters. Safety pins for mine."

"My Dearie a safety-pin man — in a dress suit — not much!"

"Thank goodness, I don't have to have a high hat!"

"If there's anything that's really funny," Honey observed, "it's the combination of a fine dress suit and a cheap hat. Six dollars will cover that."

"That's a darned sight more than the hat'll cover if I don't stop spending money! But why a hat, anyway?" he continued; "you don't wear it in the house. That's the only

time your dress suit shows. When you're out of doors you wear it under an overcoat." He paused abruptly. "An overcoat! Great Scott! Have I got to have a new overcoat?"

"You seem to *think* you have, and, honestly, I agree with you. It would never do, Dearie, to be fine at both ends and shabby in the middle."

Skinner grunted. "An overcoat will cost forty dollars! Do you hear? — forty dollars!"

"I did n't say anything about an overcoat, Dearie. It's your own suggestion."

"You did n't say anything about it — oh, no — you only said enough to cinch my suggestion! Forty dollars," he repeated, "and a hat — six dollars more! Well, by thunder, I'll *get* a hat! Gee whiz! What have you let me in for, anyway?"

"*I* let you in for, Dearie?" Honey's baby-blue eyes stared at him. "You let *yourself* in for it when you got your raise."

Skinner said nothing for a moment, then burst out, "Say, I have n't got to get new underclothing, have I? Now, don't you even admit that I have! Don't you dare admit it!

People can't see my underclothes unless I take my coat off and turn up my shirt-sleeves or roll up my trousers as if I were going in wading."

"Of course, you have n't got to get new underclothes, Dearie. But there's a psychology to it. If you don't *feel* well dressed, you won't *look* well dressed. You don't want to be a fraud, with a beautiful dress suit and cheap underneath — and my old Dearie's no fraud."

Skinner passed quickly over the remark. "How much?"

"You can get the best for four dollars a garment."

"Gosh!"

For a moment Skinner pondered; then abruptly, "Say I 'll be hanged if I don't buy new underclothes. For the first time in my life, I'll be well dressed all through — hide, hoofs, and horns! — socks, drawers, undershirt, shoes, trousers, waistcoat, coat, hat, overcoat! Is there anything else?" he shouted.

"Let me think."

"Yes, think hard!" Skinner retorted. "Don't leave a stone unturned to make me the one, great, perfect tailor's model!"

"There are gloves and a monocle chain. You can get them both for three dollars," Honey added sweetly, affecting not to notice Skinner's reproachful irony.

"A monocle chain?" Skinner shouted. "What's that? Something to lead me by? Am I going to be a monkey?"

"Don't be silly, Dearie!"

Skinner laughed with deep disgust. "Why be a 'piker,' Skinner? You got your raise, did n't you? Damn you, you got your raise! Why be a 'piker'?"

"Piker?" Honey exclaimed. "It'll be a regular debauch in clothes!"

"Debauch!" Skinner cried. "It 'll be a riot!"

Honey clapped her hands delightedly.

"Is that all? Are you through with me? Are you finished with me absolutely?"

Honey nodded.

"You're not holding anything in reserve to spring on me? If you've got anything to say, say it now while I'm in my agony — you can't hurt me any more!"

"My love, you're the finished product!"

"Good!" Skinner paused; then with quiet, grim resolution: "Now, we'll begin on you!"

"Me?" Honey cried.

"Yes, you! You don't suppose I'm going to be the only one in this outfit to be decked out in gay attire? What would they think if they saw a resplendent individual like me and a shabby little wife? It would be as bad as the man that went on his wedding trip alone because he was too darned mean or too darned poor to take his wife along!"

"But *me!* I'm all right!"

"What have you got?" Skinner insisted grimly. He had borne the gaff — now it was his turn to do some of the punishing, and he enjoyed it. "What have you got?" he repeated.

"The beautiful pink dress I made over."

"Get it," said Skinner.

Already his tone was taking on an unaccustomed authority, and Honey hastened to do as she was bid. She got the pretty, homemade thing and laid it on the table.

"Put it on," Skinner ordered.

Honey got into the dress as quickly as her trembling fingers would permit.

Skinner stood off and inspected her.

"That's a beautiful little dress for the house," he said finally, "but it does n't match this dress suit. Incompatible is n't the word."

"Would n't this humble dress set off your clothes by contrast?" Honey said, affecting meekness, her sense of humor getting the uppermost.

"Yes, but these clothes of mine would also set off that humble dress by contrast, and that I won't have for a minute! You're the beauty spot in this outfit, my dear," Skinner said tenderly, "not I. I'm not going to do the peacock act. I'm the quiet, dignified one. That's what I affect. It rests with you to keep up the pulchritudinous end of it. That's it! You've got to dress up to *this!*"

He smiled fondly at the shrinking Honey.

Honey began to tremble. Dearie had no idea of the cost of women's clothes!

"Look here," Skinner went on, resuming the imperative, "I got this dress suit at a first-class tailor's — you go to a first-class dressmaker and get a gown to correspond with it. To correspond with my patent leathers, you get

evening shoes at a first-class bootmaker's. To correspond with my overcoat, you get an evening cloak. Piece for piece, you must do just as I do. We'll be a symphony in clothes! Silk stockings, long gloves, silk underwear, and all the rest of it — that's what you're going to have!"

"But silk underwear? No one can see it, Dearie," Honey protested.

"There's a psychology to it, remember. I want you to *feel* well dressed."

Honey's face went white.

"Have you any idea what these things will cost?"

"No! — and I don't care!" Skinner burst out. "It's all on me! *I* got the raise, did n't I? You did n't, did you? Very well, *I'll* take the consequences — and be damned to 'em!"

Then Skinner swung around and shook his finger at Honey.

"And I want you to understand, we're going to *ride* to that reception — in a cab! For one night in his life Skinner will not be a walk-in-the-slush man!"

CHAPTER IV

SKINNER'S DRESS SUIT BEGINS TO GET IN ITS FINE WORK

MEADEVILLE was a suburb once removed — a kind of second cousin to the big city — the only kind of a suburb that could really be aristocratic. Meadeville was populated considerably by moneyed New Yorkers and the First Presbyterian was the smartest church in town. The men who passed the plate all belonged to the millionaire class.

But no church congregation was ever made up entirely of aristocrats. It needs a generous sprinkling of the poor and the moderately well-to-do to keep up the spiritual average. This was the case with the First Presbyterian. Its gatherings were eminently democratic. It was the only occasion when the "upper ten" felt that they could mix with the other "hundreds" without any letting-down of the bars. The ultra-fashionable rarely attended the church gatherings. But this was a special

occasion. A new pastor was to be introduced. So, prompted by curiosity and a desire to make a good impression on the future custodian of their morals, the smart set attended in full force.

Skinner knew every one of the smart set by sight. But the smart set did n't know Skinner, for he was only a clerk, and no clerk ever had individuality enough to stamp himself on the memory of a plutocrat.

There were a large number of clerks present, fellow commuters, and Skinner noticed with some embarrassment that a considerable number of these gentlemen were not in evening dress.

As like attracts like, — on the same principle that laborers in a car foregather with other laborers, — so Skinner began to foregather with the dress-suit contingent. Their clothes attracted his clothes. He felt that he belonged with them. Furthermore, he had a painful consciousness of being conspicuous among the underdressed men. He also wished to escape a certain envy which he sensed in a few of his fellow clerks, because of his dress suit. While

this was a novel sensation to Skinner — the walk-in-the-slush, sit-in-the-corner, watch-the other-fellow-dance, male-wallflower proposition — he did n't like it, for he was a kind-hearted man, always considerate of the feelings of others. And for the moment it threatened to check the pleasure he was beginning to take in his new clothes.

As Skinner aligned himself with the dress-suit contingent, he realized that many of these were clerks who had risen in the world and owned their own machines, while the under-dressed men still belonged to the bicycle club.

Many of the newly rich men were old acquaintances of Skinner's who had passed him, left him behind, as it were, years before. To these, his dress suit was a kind of new introduction. They seemed pleased to see him. They clapped him on the shoulder. It struck his sense of humor that they were like old friends who had preceded him to heaven and were waiting to welcome him to their new sphere.

He thrust his hands into his pockets — as he saw the others do — and strode, not walked

or glided pussy-footedly, as became a "cage man." And he began to feel a commiseration for the men who were not in dress suits.

Skinner found himself taking a sudden interest in the social chatter about him. It did not bore him now. Why had he always hated it so, he asked himself? Probably because he had never taken the trouble to understand it—but he was a rank outsider then. He began to wonder if social life were really so potent of good cheer, physical and mental refreshment. He began to realize that he had permitted himself to dislike a great institution because of a few butterflies whose chatter had offended him.

But he now saw that important business men were social butterflies, at times. Surely, they must see something in it. And if these clever and able men saw something in it, then he, Skinner, must have been something of an ass to deny himself these things.

When McLaughlin came up and greeted him cordially, McLaughlin seemed a changed man. His eyes were genial, and even his hair was conciliatory. And social intercourse had

done that! "Gee whiz!" said Skinner to himself.

And Honey! Skinner took a brand-new pride in her. She was radiantly happy, radiantly beautiful in a gown designed by a clever dress-builder to exploit every one of her charms. She was blooming like a rose whose bloom had been arrested by the sordid things of life. Honey had been "taken up." She was now the very center of a group of some of the "best" people there. By Jove, McLaughlin's wife had thrust her arm through Honey's and was leading her off to another group. As he watched her, Skinner felt that even sin — when undertaken for another — has its compensations!

"Who is that very distinguished man over there?" said Mrs. J. Smith Crawford, the wife of the senior deacon of the First Presbyterian.

Miss Mayhew adjusted her lorgnette. "*What* very distinguished man?"

"There's only one," replied Mrs. Crawford. "The man over there who looks like a cross between a poet and an athlete."

"Oh, that's Skinner, of McLaughlin & Perkins, Inc. The Skinners are great friends of ours."

As a matter of fact, Miss Mayhew had never taken the trouble to notice the Skinners, but now that Skinner had made an impression on the exclusive Mrs. Crawford, that altered the case.

"I'm glad," said Mrs. Crawford. "Go get him."

Skinner found Mrs. Crawford most engaging. She was neither haughty nor full of the pedantry with which social leaders try to disabuse the mind of the ordinary citizen that the rich must necessarily be dubs. Twenty minutes later, Deacon Crawford came up and Skinner was presented.

"I'm mighty glad to know you, Mr. Skinner," said the deacon. "Some views I heard you expressing just now were quite in accord with my own."

Skinner left the Crawfords presently with his head in the clouds. But he was brought down to earth by some one plucking him by the sleeve.

"Gee, Skinner, where did you get it?" said Allison, who stood there in a sack suit, grinning.

"Like it?" said Skinner, pleased.

"You bet! It's a Jim Lulu!"

"My wife made me get it," said Skinner, winking at Allison.

"Well, I hope you'll continue to recognize us," said Allison — and Skinner again felt the touch of envy, but he did n't like it, for Skinner was no snob.

As Skinner and Honey were departing, Lewis touched him on the arm. "We'll drop you and Mrs. Skinner at the house," he said. "We've plenty of room in our car."

The Lewises and the Skinners bade each other a very cordial, if not affectionate, goodnight when Lewis's car pulled up at Skinner's door.

"Can you beat it?" said the "cage man" as they closed the door behind them. "Lewis has scarcely noticed me for two years."

"It was the dress suit, Dearie."

"It's earned a dollar and a half already."

"How?" said Honey, surprised.

"Cab fare! Say, I'm going to keep an account of what this dress suit actually cost me and what it brings in," said Skinner.

"And to think of it, Dearie, — it's all because of your getting that raise."

Honey laid her head on Dearie's shoulder, as she always did when she felt sentimental.

"Eh-huh," said Skinner absently.

"I'm so grateful to think you got it — I just could n't help telling Mrs. McLaughlin —"

"Huh?" Skinner interrupted. "You did n't mention that raise to Mrs. McLaughlin, did you?"

"Why should n't I?"

"But *did* you?" said Skinner, with apprehension.

"Why, no. I simply told her I was so grateful for the mark of appreciation they'd shown!"

"And what did Mrs. McLaughlin say?"

"She asked me what I meant."

"And what did *you* say?"

"I told her her husband would understand

and I wanted him to know just how I felt about it."

"The devil you did," said Skinner.

True to his word, Skinner proceeded to keep a little book marked "Dress-Suit Account." He was probably the only man, he reflected, who had ever done such a thing, and he did it at first more as a joke than anything else. But he found that the "Dress-Suit Account" developed serious as well as humorous possibilities. He first entered carefully, item by item, the cost of the dress suit and its accessories.

Dress-Suit Account

Debit		*Credit*
Dress suit	$90.00	
Dress shirt	4.00	
Tie	.50	
Collar	.25	
Shoes	6.00	
Gloves	1.50	
Studs and cuff-links	4.00	
Hat	6.00	
Overcoat	40.00	
Hose	.50	
Garters	.50	
Underwear	8.00	
Monocle chain	1.50	
Total	$162.75	

To that he added the cost of Honey's outfit:—

Debit		*Credit*
Gown	$100.00	
Underwear	10.00	
Hose	3.00	
Corset	15.00	
Slippers	10.00	
Wrap	50.00	
Gloves	4.00	
Total	$192.00	

Explanatory comment: Honey's outfit not directly descended from, but collaterally related to "Dress-Suit Account"—an inevitable expenditure.

Skinner noted that everything was on the debit side until the night of the First Presbyterian reception. Then he put down:—

Dress-Suit Account

Debit	*Credit*
	Beginning of social education.

And he did n't neglect to add the relatively unimportant item:—

Debit	*Credit*
	Cab fare saved: $1.50.

From that time on, both debit and credit items were put down as they occurred to Skinner.

While Skinner was thus directly concerned with the dress-suit account, that potent affair was rapidly developing ramifications in an unsuspected direction.

"I say, Perk," said McLaughlin to the junior partner, the day after the reception, "I saw Skinner and his wife at the First Presbyterian affair in Meadeville last night, and, by jingo, they were all dressed up to the nines."

"There's nothing startling in that."

"No — but what do you suppose Skinner's wife said to Mrs. Mac?"

Perkins sighed heavily at the bare suggestion. "What the deuce has that got to do with me?"

"Wait till I tell you. She almost wept on Mrs. Mac's neck while she told her how grateful she was — grateful for the way *we* had shown our appreciation of Skinner!"

Perkins pricked up his ears. "The deuce you say!"

"I thought you'd come to," said McLaughlin.

"What did she mean by that?"

"Don't know. Mrs. Mac asked her what she was driving at — and she said I'd understand. She wanted me to know how she felt about it — that's all!"

Perkins's only comment was, "Curious!"

"Say, Perk," McLaughlin went on, "do you reckon she was trying to be sarcastic — trying to give us a sly dig for turning Skinner down?"

"He'd never tell her that."

"Then what *did* she mean?"

Perkins shrugged his shoulders.

McLaughlin knitted his brows. "I don't understand it." He drummed on the table with the paper-knife. "I told you I was afraid of worms," he said after a pause.

"He has n't begun to turn yet."

"How do you know? Hang it! A worm is always turning. There's no telling when he begins. He crawls in curves."

"Oh, rats!" was Perkins's only comment.

"Rats, eh? Skinner asked for a raise, did n't he? He did n't get it, did he? Right on top of

it he comes out in gay attire — both of 'em! You ought to have seen 'em, Perk. No hand-me-down! The real thing!" McLaughlin paused longer than usual. He looked troubled. "Say, Perk," he said presently, "somehow, I'm afraid this particular worm of ours is pluming for flight."

"That's a dainty metaphor, Mac, but it's a little mixed."

McLaughlin glared at Perkins. He hated these petty corrections.

"Ain't a caterpillar a worm, my Harvard prodigy?"

"I grant you that."

"Don't he turn into a butterfly? Don't he plume for flight?"

McLaughlin nailed each successive argument with a bang of his fist on the desk.

"Ain't Skinner getting to be a social butterfly? Get the connection? My metaphor may be mixed, as you say, — which I don't understand, — but my logic is O.K. Say, ain't it?"

"Your metaphor, Mac, suggests a picture. Imagine Skinner with wings on — those long

legs drooping down or trailing behind him — like a great Jersey mosquito!"

At which they both laughed.

"Well," said McLaughlin, resignedly turning to the papers on his desk, "it beats me, that's all!"

Skinner had accurately reckoned that McLaughlin's wife would repeat Honey's cryptic remarks to the boss, and so, next day, he felt a natural constraint when in the presence of the senior partner. Constraint in the one reacted upon and caused constraint in the other, until it looked as if McLaughlin and Skinner, who had once been quite sociable as boss and clerk, would be little more than speaking acquaintances, after a time.

At any rate, that night Skinner jotted down: —

Dress-Suit Account

Debit	*Credit*
A certain constraint on the part of McLaughlin.	

"Have *you* noticed anything in Skinner's conduct, Perk?" said McLaughlin, two days later.

"You're getting morbid about Skinner, Mac."

"No, I ain't, either. But he acts — somehow, I can't get it out of my head that his wife meant — you know what!"

"You think Skinner told her we raised him?"

"That's it!"

"Suppose he did," said Perkins; "what of it?"

"How could he square it with her?" said McLaughlin slowly.

The partners looked at each other with a certain understanding, not too definite — just a suggestion.

"You think I'm morbid, Perk. You think I see things that ain't so. Just you keep your eye on him. See how he acts to you."

But Skinner had more than any constraint on the part of McLaughlin to worry him. His real concern found its source in the domestic circle. At first, he was exuberant, intoxicated with the vision of social possibilities. But now a reaction had set in, a reaction promoted by the attitude of Honey. Honey, too, was

now constrained. Skinner persistently pressed her to tell him what was the matter. She finally admitted that she was frightened by the plunge into extravagance they'd taken. They had made a big hole in their bank account. To her, it was like blasting a rock from under the foundation of the wall which for years they had been building up, stone by stone, to stand between them and destitution.

At times, when Skinner allowed his mind to dwell on it, he was shocked. But being the chief sinner in the matter, he felt it incumbent on him to bolster up the faltering spirits of Honey. He would not for a moment admit to her that they had acted unwisely. Even so, he was protesting against the conviction that was gradually deepening within him that he'd made something of a fool of himself!

Invariably, it was during these fits of abstraction, superinduced by the doubt that was broadening in Skinner's consciousness as to the wisdom of his scheme of self-promotion, that either McLaughlin or Perkins encountered him — so curiously does fate direct our affairs with a view to promoting dramatic ends. Once,

in the depths of abstraction, Skinner actually passed Perkins in the passageway without so much as a nod of recognition.

"By Jove," said the junior partner to McLaughlin later on, "I believe there *is* something in your talk about Skinner. He actually passed me in the passageway just now without speaking!"

And because they had begun to watch him, every little thing Skinner did took on an artificial significance — was given undue weight.

CHAPTER V

THE OPERATING EXPENSES OF THE DRESS SUIT

SKINNER'S feelings were not of the most amiable when on Saturday he drew his first check on his own private bank account to pay himself his first week's raise. And he swore lightly as he realized that this would be a weekly reminder of his folly, perhaps for years to come.

But Honey chirked up wonderfully when he handed her the "extra ten." "I'll deposit this the first thing Monday morning," she cried. "I'm so glad we're beginning to put money back into the bank — we've drawn so much out. And we'll do it every week until we've paid back every cent we took out!"

And Skinner was glad that she was glad, although he reflected that her process of putting money back into the bank as fast as he drew it out would be about as effectual as the efforts of a squirrel in a little wire treadmill!

At dinner the Skinners opened their hearts to each other. Dearie took out his little book containing the dress-suit account and read off the items to Honey. The balance seemed to be heavily on the debit side.

"Well," said Skinner, "there won't be any more debits, anyway. We've spent all we're *going* to spend — and don't you forget it! I promise you that!"

"We don't *need* to spend any more," said Honey. "We have our clothes."

"Yes," said Skinner, "so we have."

"Cheer up, Dearie. There's one thing you forgot to put down to the credit of that dress-suit account. It has made your little wifey very, very happy!"

Honey put her head on Dearie's shoulder.

"For that reason," said Skinner, "and for that alone" — he winked solemnly at the wall over Honey's shoulder — "it has made *me* very happy!"

He stroked Honey's glossy hair and held her close.

"No," said Honey, resuming her place at the table, which she had left in her exuber-

ance to give Dearie a hug, and knitting her brows, "there's no way of spending any more money. We've made our original investment."

"The initial cost," Dearie corrected.

"We've invested in ourselves," Honey went on.

"Yes, and we've bought our own bonds," Skinner added.

"And they'll pay better than any old bank," cried Honey. Then quickly, "But we won't buy any more!"

"There are other financial stunts besides putting money in the bank," observed Skinner. "Look at Lewis. He invested in himself."

"Just as we're doing," Honey broke in.

"Er — not precisely," Skinner qualified. "But his investment has already returned self-respect, social opportunity, enhanced efficiency."

"And he has n't half as much brains as you have!"

"I don't know about that," said Skinner, rather dubiously. "Anyhow, what he's got

are live ones." Then, after a pause, "Look here, Honey, we don't need to worry. We've already invested so much. It's going to continue to bring us in good things — and it is n't going to cost us any more."

"No, indeed, it is n't, Dearie. I'll see to that!" said Honey with firmness.

"And I'll see to it that *you* see to it. That'll double cinch it," said Skinner.

Honey held up a finger; then turned and listened.

"That's the postman's whistle. I'll go."

A moment later, she burst into the room, her face radiant. "There," she cried, throwing a large, square envelope down in front of Skinner, "you can credit your dress-suit account with that!"

It was an invitation to a dance at the J. Smith Crawfords' on the fifteenth — just two weeks off.

"I'll put it down in my little book. It is n't exactly tangible, but you can bet your life it may *lead* to something tangible."

"Tangible?" echoed Honey. "It's a social triumph!"

In his fine, round hand, Skinner inscribed in the little book the following: —

Dress-Suit Account

Debit	*Credit*
	One social triumph.

He passed the record over for Honey's approval.

"And, oh, goodie," Honey cried, "we're all prepared for it! Not a penny to spend! Now, don't you dare to think of anything! — is there?"

"You're right, Honey, you're right," Skinner almost shouted.

He paused abruptly; then, in a hoarse whisper, "Say, Honey, you know how to dance?"

Honey stared at him wide-eyed.

"Why — ye-es — I waltz."

"That's archaic. Do you know the new things, those cubist proposition dances where you glide and side-step and pause and back up and go ahead again and zigzag like an inebriated politician?"

"You mean the turkey trot and the tango

"THERE," SHE CRIED, "YOU CAN CREDIT YOUR DRESS-SUIT ACCOUNT WITH THAT!"

and the one-step and the fox trot and the hesitation?" Honey rattled off glibly.

"Is it necessary to learn them all?" said Skinner.

They looked at each other for a few moments without a word.

"No use — we've got to do it, Honey."

"But that means money. We've only got two weeks, and that means private lessons! And private lessons mean *lots* of money!"

"Honey," said Skinner solemnly, "we've invested in this dress-suit engine of conquest. It's no good unless we use it. We must learn the most effective way to use it or all the first cost will be wasted. Besides, it won't cost much to learn to dance. There are places on Sixth Avenue —"

Honey held up both hands.

"Mercy, Dearie, if you learn to dance on Sixth Avenue, you'll have the Sixth-Avenue stamp to you. The men who dance on Sixth Avenue hire their dress suits on Third Avenue — it all goes together. Heavens," she sighed, breaking off abruptly, "have we built up a Frankenstein monster? Is that dress suit of

yours going to prove as voracious as the fabled boa constrictor?"

"This dress suit is going to get all it wants to eat," said Skinner with finality.

Honey was frightened at Dearie's newly developed stamina. Skinner, the acquiescent one, putting his foot down like that!

"But, Dearie," she urged, "it is n't absolutely necessary for us to learn to dance. And, remember, you promised not to spend any more money."

"I told you my dress suit was our engine of conquest — plant! You buy your machinery — your plant. That's the initial cost. Then you have to learn how to run it."

He took out his little book and put down: —

Dress-Suit Account

Debit	*Credit*
Operating expenses.	

"But you *promised*," Honey persisted.

"That was before we got this invitation. Things have changed. *Promised* not to spend any more money? What about my being a sit-in-the-corner, watch-the-other-fellow-

dance, male-wallflower proposition, eh?" — and Honey was convicted by her own words.

"But, Dearie, what *will* this dress suit get us into?"

"Debt! — if we don't look out!"

Honey crossed to Dearie, put her head on his shoulder, and began to cry softly.

"There, there," said Skinner, stroking her glossy hair, "don't you cry, Honey. There's nothing to worry about."

She lifted her face and smiled. "There *is n't* anything to worry about, is there? We have n't anywhere near spent that five hundred and twenty dollars, have we?"

"No," said Skinner grimly, "not yet!"

He disengaged himself from Honey's reluctant arms and slowly mounted the stairs. Once inside his room, he turned and locked the door, still smiling grimly. He strode to the closet, flung the door open, lifted his dress suit from its peg, and held it at arm's length where it swayed like a scarecrow.

"My God, you're a Nemesis!" he growled. "There's one for you — there's another!"

He punched the thing hard and fast.

"That's you, Skinner — that's you — for being an ass — a blooming, silly ass!"

When he rejoined Honey in the dining-room he was smiling, not grimly now, but placidly.

"What is it, Dearie?" she asked.

"Just got something off my chest, that's all."

The words suggested something to Skinner; whenever his exasperation at his folly was too great for him to bear, he'd go upstairs and take it out on the dress suit. And the idea comforted him not a little!

So the Skinners put themselves in charge of a first-class dancing instructor just off Fifth Avenue. For two solid weeks, every day Honey met Dearie after office hours and they practiced trotting the fox trot, stepping the one-step, and negotiating the tango and the hesitation. Skinner was thorough in his dancing, as in everything else. He was quick to learn, light on his feet, and soon was an expert and graceful dancer.

At the end of the brief term Skinner wrote down in his little book:—

Dress-Suit Account

Debit	*Credit*
Instruction in dancing for two, since the dress-suit engine of conquest needs two to run it.....$60.00	A certain stimulation due to dancing which quickens the mental forces and makes one happier and more alert at his work.

The two weeks' loyal devotion to the art of Terpsichore made Skinner at the Crawford dance no less conspicuous as a dancer than as a man of distinguished presence. He found himself greatly in demand, and he made the quick calculation that this new enhancement of his value was due to his dancing — which, in turn, was due to — the dress suit!

Early in the evening Mrs. Crawford, the hostess, introduced Skinner to Mrs. Stephen Colby, the magnate's wife, and Skinner asked for a dance. And as he led that lady to the ballroom, he formulated the following entry in his notebook to be jotted down at the first opportunity: "Credit, dress-suit account, one dance with the wife of a multi-millionaire — a social arbiter. An event undreamed of, even in my most ambitious moments! What next, I wonder?"

Mrs. Colby had a way of commenting upon other persons present with a certain cynical frankness — as became a social arbiter — that amused Skinner, and he took a genuine fancy to her. The wine of the dance got into his blood, and when the music ceased, he begged for another dance.

"Certainly," said Mrs. Colby, "two, if you like. That's all I've got left. Anything to get rid of that devilish bore, Jimmy Brewster. He's coming over here now."

The doubtful nature of the compliment struck Skinner's sense of humor, and he laughed outright.

"What's up?" asked the social arbiter.

"Of two evils —" Skinner began.

"But you're a devilish good dancer, and you don't chatter to me all the time."

Later in the evening, Skinner made the following entry in his little book: —

Dress-Suit Account

Debit	*Credit*
	Two more dances with a social arbiter. That's what's next! Going some, I reckon.

Between dances, young Crawford took Skinner by the arm. "Come into the den and have a wee nippie."

In the den Skinner found a group of millionaires and multi-millionaires, smoking, drinking casually, and talking in quiet, good-natured tones. For the first time in his life, he was really mixing with the rich. No one there knew what Skinner's position in the business world was. Nor would they have cared if they had known. But Skinner was not trumpeting the fact that he was only a "cage man." Skinner had many original ideas, which, because of a certain lack of assertiveness, he'd never been able to exploit. McLaughlin and Perkins had always looked upon him only as a counter of money and a keeper of accounts. But now he was out of his cage. He talked with these men as he never knew he could talk.

As a "cage man," Skinner had always dealt with men of small caliber, who were ever in a hurry. If he chanced to meet one of these on the street or in a restaurant and undertook to exploit his ideas, the other always

seemed bored. His attitude was, "Skinner is only a machine — what does he know about real business?" But the men he was now mixing with in the den seemed to have the leisure of the gods on their hands. They were not bored. They listened with keen interest to what he had to say.

Skinner observed that these men were good listeners and later noted the fact: —

Dress-Suit Account

Debit	*Credit*
	Important discovery! Big men of affairs better listeners than talkers.

But when they did talk at all, they talked in big figures — millions. And later Skinner jotted down: —

Dress-Suit Account

Debit	*Credit*
	One new experience. Heard much big talk that was not hot air!

There was a fascination to it all. Skinner felt that somehow he was sitting in a big game — sitting on the edge, perhaps, but rubbing

shoulders with some of the men who actually shaped the affairs of the business world. The realization stimulated him, lifted him up. And when he went to claim his next dance with the social arbiter, he felt more of an equal with "bigness."

When Skinner that night put the dress suit away, he patted the coat fondly. "Sorry, Skinner, old chap, — you know what for," he murmured. Then he made the note in his little book: —

Dress-Suit Account

Debit	*Credit*
	One important lesson! Never prematurely vent spleen on an inanimate object. Only silly ass does that.

CHAPTER VI

DODGING A MAGNATE AND WHAT CAME OF IT

NEXT morning, good commuter that he was, Skinner made his customary dash for his train. Honey was used to this, but she was not prepared for what followed on this particular morning.

Skinner had only got halfway down to the gate when he saw Stephen Colby's car coming down the road. Here was the multi-millionaire, with whom he had talked on terms of equality the night before, making for the Pullman end of his train — here was he, Skinner, in his shabby old clothes. Would Colby recognize him or would n't he? First, Skinner was afraid he would n't, then he was afraid he would. He decided not to chance it. He darted back into the vestibule, drew the door half to, and waited until the magnate's car had passed; then he emerged from his hiding-place and made one of his characteristic heel-and-toe sprints for the depot. When he got

there, he hurried into the smoker—the laboring man's club.

Skinner repeated this somewhat eccentric advance, retreat, and quick dash maneuver for three successive days, dodging the formidable car of the magnate, and hoping that Honey might not be at her customary place at the front window to watch him off to his train. At first, he was amused. It was a joke on himself, he thought. But repetition presently dulled the edge of comedy. On the fourth occasion of this apparently unaccountable behavior on Skinner's part, the "cage man" began to meditate the matter.

Would he have to do this dodging act every day, like a fugitive, he wondered? It was dawning upon him that his shabby clothes had made him a fugitive from respectability. By jingo! He sat up straight as he realized for the first time that he was the only poorly dressed commuter of whom Meadeville might boast. He had prided himself that he'd never given a cuss what other people thought of his clothes, so long as his bank account was intact. By Jove! Perhaps he'd never known what they

thought because they were too polite to tell him!

If he'd had no one but himself to consider, Skinner would have made the plunge and bought a new business suit right away — even in the face of what that might entail. And his experience with the dress suit had taught him that every purchase was fraught with complex possibilities. But how could he spring it on Honey — chief guardian of the bank account?

Honey, too, pondered Skinner's curious dash out and back, the first day he did it. She had her suspicions, but said nothing. She simply waited until the following morning to confirm them. And when the whole combination of circumstances — Skinner's advance, Colby's car appearing down the road, Skinner's retreat — was repeated, it was as plain as an open book to the perspicacious little lady. Dearie was shabby, and for the first time in his life he had realized the disadvantage of it. She was secretly glad, for she had always felt that Dearie's thrift with regard to clothes was misplaced. But she could never get him to see it that way. The mere flashing by of Stephen

Colby had done more for Skinner in that particular than years of affectionate solicitude on her part. "Really," she mused, "some men have to be blasted out of a rut with dynamite!"

From recent experience, Honey deduced that Skinner would shy at any new purchase, with its ramifying possibilities. Then how to prepare the way? Honey was an arch diplomat — and — Honey was a great cook.

Honey met Skinner at the door the evening of the fourth day and gently drew him into the dining-room.

"Look!" she cried, pointing to the table. "Oysters! — and later — beefsteak! Think of it! Beefsteak!"

Skinner noted with some relief that it was the same formula she had used on a previous memorable occasion. What could it presage? Was it possible that his soul and her soul had but a single thought? Had he betrayed himself by his shuttle-like performance of the past four mornings? Had she observed him, and was she "wise"?

The matter of the business suit was upper-

most in the mind of each. But as it was something that involved a further assault upon their financial stronghold, it was a subject that must be approached with great tact. Each, dreading an avalanche of reproach, waited for the other to speak. And it was not until Skinner had finished his second demitasse that he began, using the suggestive rather than the assertive form of speech, a form frequently used in the "feeling-out" process. He knew that he could tell by the way Honey received his suggestion whether to go ahead or gracefully to change the subject and save his face.

"I notice, Honey, that Colby and Crawford and the rest of that bunch wear dark business suits," he ventured.

"Dark, but generally with a fine, threadlike stripe, and ties to match always," Honey said softly. "And the simplest jewelry," she went on, — "inexpensive jewelry!"

Then they both fell silent.

"I know what you're thinking about," Skinner ventured again, not unwilling to shift the burden.

"What?"

"You want me to get a new business suit. Now, don't deny it."

He made the "don't deny it" suggest a warning, almost a threat. But now that the ice was broken, Honey did n't take the plunge. Instead, she felt her way in.

"You have n't had one for ever so long — and that was only a *cheap* one."

"I would n't need one now if I did n't have to live up to that darned dress suit you made me buy."

Honey sighed.

"Think of the cost," Skinner went on, still using the suggestive form and leaving himself an avenue of escape, if necessary.

Honey threw her head back and looked resolutely into Skinner's eyes. "Cost or no cost, you must have one!" Skinner had accomplished his purpose and had at the same time avoided the odium of doing so. But Honey had no such scruples. She had taken the initiative and she was going to see the thing through to the limit. "But we must be very careful about the socks and ties — for, of course, you

know, Dearie, you must get socks and ties," she went on. "I have figured it all out."

"You have, you fraud?" said Skinner.

Honey pouted reproachfully, and he hastened to add, "I, too, have figured it all out."

"You fraud!" Honey came over and put her head on Skinner's shoulder.

"Are n't we the great little conspirators, you and I?" said Dearie, as he stroked Honey's glossy hair.

"Yes, each one conspiring all alone by himself against the other."

Next day Skinner bought a new business suit, and accordingly jotted down: —

Dress-Suit Account

Debit	*Credit*
Extension dress-suit plant!	
One business suit!.....$50.00	

The first morning Skinner wore his new suit to business, he left the house for the depot with head erect. He did n't give a rap whether Colby saw him or not. But good luck always attends the indifferent in spirit. Colby's car flashed by and the multi-millionaire nodded

genially to the "cage man," which elated the latter, for he liked Colby — felt that in a way he was a man after his own heart. But Skinner was too wise to attempt to force himself on the magnate. If there were to be any further cultivation of mutual acquaintance, he resolved to let Colby take the initiative. He would wait.

As Skinner entered the office of McLaughlin & Perkins, Inc., conscious of his new clothes and suffering somewhat from stage fright, he sensed something in the air of the great room that was devoted to the fluttering femininity of the concern, something humorous. But as he was a man of authority there, there was no outward manifestation of the same. The messenger boys from outside, however, were not subject to the rules of McLaughlin & Perkins, Inc.

"Gee," Skinner heard Mickey, the "littlest," whisper to Jimmy of the Postal, "pipe de new glad rags on de cage man!"

And Postal, duly impressed, admonished, "You better not burn any wood in here now 'cause he'll git after you." Then, in a whisper,

"He never did before 'cause he never had any breeches on an' he did n't dare to run out."

"How do you know dat?"

"You never seen him below de middle of his vest, did you?"

"From down here, lookin' up, wid dat winder in de way, I never seen him much below his collar," whispered Mickey, the "littlest."

"Well, den, you never knew whether he had breeches on or not," pursued the young logician.

Skinner's lips trembled as he overheard, but he took no official notice. Instead, he frowned hard at his cash-book. But when the boys had gone, he turned his face away from the fluttering femininity in the big room and his form shook with emotion.

After a bit, he took out his little book and wrote: —

Dress-Suit Account

Debit	*Credit*
	The best laugh I ever had — in this or any of my previous existences.

Later in the day, Skinner crossed to the office of Ransome & Company, on a matter of business for the firm. There was no one there when he entered but the office boy. But the youngster, from force of habit, when he saw Skinner, the acquiescent one, said, "Mr. Ransome's very busy this morning."

"So am *I* very busy," Skinner jerked out. "Just tell him I'm here."

The boy looked at Skinner in surprise, then without a word shambled into the inside office. Presently, a tall, pompous man entered and looked about for somebody to take his name to Ransome. As the boy emerged from the private office, he caught sight of this gentleman and darted back. In a few moments he returned and spoke to Skinner.

"Mr. Ransome'll see *you* just as soon as he's finished with this gentleman," indicating the pompous one.

But the new business clothes had knocked all the acquiescence out of Skinner. In their spic-and-spanness they fairly shrieked for respect.

"See here, boy," Skinner exclaimed angrily,

"you tell Mr. Ransome that I was here before this gentleman and that I want him to see me now or not at all!"

"But—"

"Go!" said Skinner. "My firm is important if I'm not," he muttered as the boy disappeared.

And as Ransome was seller to, instead of a buyer from, McLaughlin & Perkins, Inc., he came out immediately, rubbing his hands.

"Why, Mr. Skinner, I did n't know you were in a hurry."

"Personally, I'm not," replied Skinner, "but my firm's time is valuable."

"Of course — of course — come right in."

When he got back to his cage, Skinner jotted down in his little book: —

Dress-Suit Account

Debit	*Credit*
	One victory over detested office boy! Good moral effect. Shan't waste any more time hereafter just to accommodate pompous individuals!

"Say, Mac," said Perkins at luncheon,

"did you notice our Skinner's brand-new attire?"

"Yes, Perk," said the senior partner, "and I'm mighty glad of it. I was always ashamed of him — the way he dressed."

CHAPTER VII

SKINNER AND THE "GOLD BUGS"

A NEW and unforseen, but perfectly logical, development from the purchase of the new business suit awaited Skinner a few days later. It came about in this way. He was making his customary heel-and-toe sprint for the depot when Stephen Colby came bowling along in his 60 H.P. That gentleman nodded to Skinner, pulled up, and took him in.

"You're late," he said genially.

"I am, by Jove, and thank you for the lift," said Skinner.

"I've been wanting to tell you a story," said Colby. "I had it on my list the other night, but somehow I did n't get to it. You know, you can't always follow the list you make out. Stories have got to be apropos of something somebody else says, so my list always gets mixed up and I miss telling some of the best ones."

It was one of the multi-millionaire's pleas-

ures to regale his friends with anecdotal matter of his own experience. But before he had finished this particular story, they had reached the depot. The train had already pulled in and Colby, still talking, led the way into the Pullman. Skinner hesitated on the threshold of that unaccustomed domain, but he felt that the magnate expected him to go in with him, and he followed.

In the "cage man" Colby found a fresh audience. All the way into town he talked about his past efforts, from the time he slept under the grocery-store counter until he reached the Presidency of the Steel Company, and Skinner, fascinated and sympathetic, "listened" his way into the magnate's esteem.

Quite a number of the other "gold bugs" — as Skinner had dubbed them — whom he had seen at the Crawford affair were in the Pullman. They nodded to Skinner in a cordial way, which put him at once at his ease, and he soon felt quite as much at home in the Pullman as he had in the smoker.

That night he told Honey all about it.

"It only costs twenty-five cents extra," he said apologetically.

"That's nothing. I'm glad you did it, Dearie. You must do it every day."

"Very well," said Skinner.

A few days later Skinner said to Honey, as he stretched his long legs under the table and sipped his second demi-tasse, "Well, Honey, I've joined the Pullman Club for keeps. It only costs a dollar and a half a week."

"It's well worth the money," said Honey.

Skinner regarded his beautiful little wife through half-closed eyes. He was puzzled. What curious change had been wrought in this exponent — this almost symbol — of thrift that she should actually encourage him in the pursuit of the ruinous course into which he'd been thrust by the wonderful dress suit! He said nothing, but he jotted down in his little book: —

Dress-Suit Account

Debit	*Credit*
To operating expenses: $1.50 a week.	

The trip into town in the Pullman each day

was a social event with Skinner. He looked forward to it and what he learned was each night a subject of gossip at the dinner table.

"It's a regular 'joy ride' and I'm getting all kinds of good out of it," said he enthusiastically one evening. "By Jove, clothes *are* a good commercial proposition."

"Don't talk about the commercial side of it, Dearie. Tell me about the 'gold bugs.'"

"They're wonderful fellows," said Skinner, with the air of a man who had always been accustomed to traveling with such people and was now unbending to confide familiar items of special interest to some unsophisticated listener. "You'd find them fascinating."

"They're just like other men, aren't they?"

Skinner rather pitied her inexperience. "No, they're not. They're just like great, big boys. The most natural talkers in the world — simple, direct, clear."

"Do you ever talk?"

This question brought Skinner back to earth again. He was just Dearie now.

"*Do* I? Say, Honey, I've been isolated in

that cage of mine so long that I thought I'd forgotten how to talk. But you'd be surprised to hear me — right in with the rest of them!"

"But you can't talk big things, Dearie, like them. You don't *know* big things."

"Bless you, they don't talk big things. They tell anecdotes. And they talk about the time when they were boys — and their early struggles. Every darned one of them came from a farm or a blacksmith shop. They all love to tell how often their fathers licked 'em. And they gossip about their old friends and things. The ride in is not business, Honey, it's social. There's one thing I've discovered in that Pullman Club," he went on. "These fellows are n't any cleverer than many a man in my position, but they've realized that it's just as easy to play with blue chips as with white ones — and they've got the nerve to do it."

"I don't catch on."

"It's just as easy to play with dollars as with dimes — just as easy to write an order for a thousand as for ten. And it's easier to

do business with big men. They're more imaginative, quicker to grasp."

"That's how they got there," Honey interjected.

"But particularly, Honey, these men are all keen students of human nature. They can size a man up — gee! 'Brown's able,' says one. 'Yes, but he's tricky,' says another. 'Carpenter's honest, but he's a fool.' With the 'gold bugs' credit is a combination of honesty and ability."

Skinner sipped his demi-tasse reflectively.

"Honey, you remember what Russell Sage said in reply to Horace Greeley's, 'Go West, young man!' No? Well, this is what he said: 'If you want to make money, go where the money is.' *I've* begun to go where the money is. See the connection?"

"I'm glad you have," said Honey, nodding her head. "Those clerks you used to travel with never thought big thoughts or they would n't have been clerks."

"But remember, Honey, I'm only a clerk."

"But you never did belong in the clerk class."

"You're right! I never did! I'm beginning to realize it now. Why, do you know," — leaning over the table and counting off his words with his finger, — "I've had ideas that if I'd only been able to carry out, ideas that I got right in that little cage of mine —"

Thus Skinner's education progressed. He took as enthusiastic a delight in studying the "gold bugs" as a naturalist would in some very ancient, but recently discovered, insect.

"I'm finding out lots of good things in that Pullman Club, Honey," said Skinner a week later at the dinner table. "Every one of these 'gold bugs' has something under his skin. They may be Dick Turpins and Claude Duvals and Sam Basses, their methods of getting things may not be ideal, but you can't beat their methods of giving. They've all got lovable qualities. They do a lot of things that show it — and they don't use a brass band accompaniment either."

"For instance?" said Honey, simply and sweetly.

"Well," said Skinner, "take old John Mackensie. "He's so close that they say his grand-

father was the man who chased the last Jew out of Aberdeen."

Skinner picked up the paper.

"See those initials, honey? 'D. C. D.'"

"I've noticed them."

"Old Mackensie, when he was a boy, came near starving to death. A reporter got hold of his case and printed a paragraph about it just like those you see every day. I got it on the quiet. Mackensie was saved by an anonymous friend who signed himself 'D. C. D.' He never could find out who it was. Several years passed. He watched the papers, but these initials never appeared again. So Mackensie concluded that his unknown savior was dead.

"But he made up his mind to pass the good deed along and here's the romance of it. He wants whoever it was that helped him to get all the credit for it. He wants him to be reminded — if he happens to be alive and 'broke' — that the good thought started is being pushed along. So to-day a newspaper tells a story of an unfortunate girl — a starving boy picked up by the police — a helpless widow — a friendless old man. The next day

you read, 'Rec'd from D. C. D. $20.' — 'D. C. D. $50' — as the case may be. That's old man Mackensie."

"And yet they say money kills romance." Honey's eyes shone with appreciation.

"And there's Solon Wright," Skinner went on, "another 'gold bug.' For years every night he has handed a dollar to a certain shambling fellow outside the ferry gate."

"How curious!"

"Briscom told me about it. The strange thing is, it's a man Wright used to detest when he was flush. He does n't like him even now. That's why he gives him the money. Moral discipline, the way he puts it. Can you beat it?"

As a result of these observations in the Pullman, Skinner jotted down in his little book:—

Dress-Suit Account

Debit	*Credit*
	Interesting discovery of generally unsuspected facts in the habits of "gold bugs."

While Skinner was sailing over a fair sea, untroubled by anything but the growing fear

that some day Honey might find him out, — about the "raise," — storm clouds were gathering in a wholly unsuspected quarter.

"I saw our Skinner getting out of the Pullman this morning," said Perkins to the senior partner.

"What of it?" said McLaughlin.

"I see him getting out of it every morning."

"Still what of it?" persisted McLaughlin. "The Pullman habit is n't expensive — only a quarter from Meadeville."

"Oh, nothing," observed Perkins. "Nothing in itself, but new clothes and traveling round in a Pullman don't square with the fact that Skinner did n't get his raise."

McLaughlin swung around in his chair. "Say, Perk, what do you mean by these hints? You never *did* like Skinner."

"You're mistaken, Mac. It was his clothes I did n't like."

"You've been throwing out hints," McLaughlin reiterated, "and bothering me so much lately about Skinner, I wish to goodness I *had* raised his salary."

"I know," Perkins persisted, "but see what our Skinner's habits have been in the past — penurious. Why the sudden change? You know just as well as I do that a clerk can't travel around with the rich."

"Why not? The man's been saving money for years — got a bank account. All these little things we've noticed you could cover with a few hundred dollars. Come, Perk, out with it! Just what do you mean?"

"It's only a suggestion, Mac, not even a hint — but Pullman cars are great hot-beds for hatching all kinds of financial schemes. That's where you get your Wall Street tips — that's where they grow."

McLaughlin looked serious. He drummed on his desk with the paper-cutter and waited.

"Tips are very good when they go right," Perkins went on, "but when they go wrong —" He hesitated.

"I get you. They're dangerous to a man who is employed in a fiduciary capacity," said McLaughlin very quietly.

"I believe as you do," urged Perkins, "that Skinner is the most honest and loyal man in

America — but other honest and loyal men — well, darn it, they're all human."

"Well?" McLaughlin observed, and waited.

"It's a part of wisdom to be cautious. It's just as much for his good as it is for ours. An ounce of prevention, you know. Besides, it's *our* money he's handling."

"You may be right," said McLaughlin, rising. "But go slow — wait a little. I'll keep my eye on the Meadeville end of it for a while."

Skinner not only "listened" himself into the affections of Stephen Colby, but into the affections of other members of the "gold-bug" set as well. He won his way more with his ears than with his tongue. He'd only been a member of the Pullman contingent a fortnight when he and Honey were invited to dine with the Howard Hemingways. There they met all the vicarious members of the Pullman Club — the wives.

The Hemingway dinner was an open sesame to the Skinners. The ladies of the "walled-in" element began to take Honey up. They called on her. She was made a member of the bridge club.

It cost Honey something to learn the game, — some small money losses, — but these were never charged to the dress-suit account, for a very obvious reason.

So popular did the Skinners become that it was seldom they dined at home. Skinner, methodical man that he was, put down in his little book to the credit of the dress-suit account, not the value of the dinner they *got*, but what they'd actually *saved* on each occasion. And he began to feel that the dress suit was earning good interest in cash on the investment.

The Skinners, now that they had engaged in active social life, learned one valuable lesson, which was something of an eye-opener to them both. They found that they had constantly to be on dress parade, as it were, and that in the manners of the social devotee, no less than in his clothes, there can be no let-down. Also, they found that, on occasions, their dining out cost them more in the wear and tear on their patience than a dinner at home would have cost them in cash. For instance, when they returned from the

SKINNER'S DRESS SUIT

Brewsters' dinner one night, Skinner jotted down in his little book:—

Dress-Suit Account

Debit	*Credit*
Never again! One bad evening! When you go to the Brewsters, you've got to talk all the time about their prodigy son who writes plays. Anything else bores them, and if you do talk about him, you're bored. Damned if you do, damned if you don't! It's a draw, and a draw is a waste of time!	

"Well, Perk," said McLaughlin one morning, "I've got an interesting bit for you. The Skinners are doing the society stunt: bridge and that sort of thing."

"That's not enough to convict."

"They're splurging. They're buying rugs and pictures!"

As a matter of fact, Honey had bought one modest rug and one modest picture to fill up certain bare spaces over against the meeting of the bridge club at her house, and being a good manager she could make any purchase

"show off" to the limit. But the Skinners' ice man in detailing the thing to the McLaughlins' maid had assiduously applied the multiplication table.

McLaughlin paused.

"Well," said Perkins, "what do you make of it?"

"He's getting too big for his breeches."

"Well?" said Perkins.

"I hate to do it," said McLaughlin, "but —"

"Well?" said Perkins.

"Don't stand there saying 'well,' Perk. Help me out."

"What are you going to do about it, Mac?"

"Did you notice him this morning? He looks as worried as the devil!" McLaughlin drummed on his desk with the paper-cutter. "Perk, we've got to do something — and we've got to do it sudden."

McLaughlin turned. "Come in!" he shouted.

The boy entered and handed the senior partner a card.

"Send him in." He turned to Perkins. "It's Billings. Just you think this over to-night, Perk."

"Hello, Billings."

CHAPTER VIII

CHICKENS COMING HOME TO ROOST

SKINNER *did* look worried, but what ailed him was very foreign to the cause that McLaughlin and Perkins suspected. He was worrying about his diminishing bank account. But it was n't the actual diminution of funds that worried him so much — he was afraid Honey would find him out.

For a long time this fear had haunted him. Like a wasp, it had buzzed constantly about his ears, threatening to sting him at any moment. It had become a veritable obsession, a mean, haunting, appetite-destroying, sleep-banishing obsession.

There were many ways in which this fear might be realized. For instance, Honey had told him that she was thinking of studying finance so as to find out all the little leakages and help them save, and that she was going to ask Mr. Waldron, the teller of the Meadeville National, to instruct her in the intricacies of banking.

What inadvertent remark might not that functionary drop and thus sow suspicion in Honey? At first, Skinner had thought of warning the teller not to discuss these things with Honey. But he made up his mind that that might direct Waldron's attention to their account and lead him to suspect something from the new process of circulation which Skinner had set going when he promoted himself. No — better let sleeping dogs lie in that direction. Instead, Skinner persuaded Honey that it would be an imposition on Mr. Waldron, take up too much of his time. He, Skinner, would give her what instruction she needed.

The more the "cage man" schemed to keep his wife from finding out the deception he'd practiced on her, the more possibilities of exposure developed, and the more apprehensive he became.

No sooner did Honey promise not to bother Mr. Waldron than another danger popped up. By Jingo! There was Mrs. McLaughlin! Honey might again mention to her something about his raise, reiterate what she had hinted

at on the night of the First Presbyterian reception. No doubt, if she did, Mrs. McLaughlin would quiz her this time, find out what she was driving at, and report it to McLaughlin and make him, Skinner, a laughing-stock in the eyes of the boss. Then, by a series of recoils, McLaughlin would deny it to his wife, Mrs. McLaughlin would deny it to Honey, and there'd be the devil to pay. And paying the devil, in this particular instance, Skinner apprehended, would be a hard proposition.

Instigated by this fear, ever since the night of the First Presbyterian affair Skinner had schemed to keep Mrs. McLaughlin and Honey apart. It was easy enough at first, when they were only invited to a few affairs, but with the enlargement of their social horizon the danger loomed bigger.

Skinner knew enough about women not to warn Honey against talking confidentially with Mrs. McLaughlin, since this would excite her suspicions and recoil upon him, Skinner, with a shower of inconvenient questions. The only thing he could do, then, was to see to it

that he and Honey should avoid places where the McLaughlins were liable to be. Skinner had been put to all sorts of devices to find out if the McLaughlins were going to certain parties to which he and Honey had been invited. He could n't do this very well by discussing the thing with the boss. So he had endeavored to determine the exact social status of the McLaughlins in that community and avoid the stratum in which they might circulate.

But this rule had failed him once or twice, for in communities of the description of Meadeville social life was more or less democratic and nondescript. When he had thought himself secure on certain occasions, he had bumped right into the McLaughlins and then it behooved him to stick pretty close to Honey all the evening.

This was not what he counted on, for Skinner was beginning to enjoy the sweets of broader social intercourse. He was beginning to like to talk with and dance with other women.

At times, when Skinner had received information at the last moment that the McLaugh-

lins were to be at a party, he had affected a headache. On one of these occasions, Honey had set her heart on going and told Skinner that the Lewises had offered to take her along with them in case he should be delayed at the office — for Skinner had even pretended once or twice to be thus delayed. Presto! at Honey's words about the Lewises, Dearie's headache had disappeared.

Skinner thought with a humorous chuckle how Honey had said, "Dearie, I believe you're jealous of Tom Lewis."

"Perhaps I am," the miserable Skinner had admitted.

Skinner pictured the effect of exposure in all sorts of dramatic ways. But not once did he see himself suffering — only Honey. That's what worried him. He could bear pain without flinching, but he could not bear seeing other persons bear pain — particularly Honey. He knew he could throw himself on her mercy and confess and that she would forgive him because she'd know he did it on her account. But the hurt, the real hurt, would be hers to bear — and Skinner loved Honey.

Whenever Skinner had felt apprehensive or blue because of his self-promotion and the consequent difficulties he found himself plunged into, he had looked at his little book, and the credit side of the dress-suit account had always cheered him. But this infallible method was not infallible to-night. Going out on the train Skinner had the "blues" and "had them good." Gloom was closing in on all sides; he could n't tell why, unless the growing fear of exposure to Honey was taking hold on his subconsciousness and manifesting itself in chronic, indefinite apprehension.

At Meadeville, he purposely avoided Black, his next-door neighbor, with whom he customarily walked home from the depot — for Skinner was not the man to inflict an uncordial condition upon an innocent person.

When Skinner reached home, Honey drew him gently into the dining-room and pointed to the table. As she began, "Look, Dearie, oysters, and later — beefsteak! Think of it! Beefsteak!" — the now familiar formula that had come to portend some new extravagance, — Dearie stopped her.

"Don't, Honey, don't tell me what you've got for dinner, course by course. Give me the whole thing at once, or give me a series of surprises as dinner develops."

"I think you're horrid to stop me," Honey pouted reproachfully. "If I tell you what I've got, you'll enjoy it twice as much — once in anticipation, once in realization."

"But what does this wonderful layout portend or promise?"

"To do good is a privilege, is n't it?"

"Granted."

"Then it's a promise," was Honey's cryptic answer.

Honey had certain little obstinacies, one of which was a way of teasing Dearie by making him wait when he wanted to know a thing. It was no use — Skinner could n't budge her.

"I'll wait," said he.

But all the circumstances pointed to the probability of a new "touch," which did not add greatly to his appetite.

After his demi-tasse, Skinner said to Honey, "Come, Honey, spring it."

"Not till you've got your cigar. I want you to be perfectly comfortable."

Skinner lighted up, leaned back in his chair, and affected — so far as he was able — the appearance of indulgent nonchalance.

"Shoot."

Honey leaned her elbows on the table, rested her chin in the little basket formed by her interlacing fingers, and looked at Dearie in a way that she knew to be particularly engaging and effective.

"I've always wanted to do a certain thing," she began. "*You* have always been my first concern, but now — I want to do something very personal — very much for my own pleasure. Will you promise to let me do it?"

"You bet I will," said Skinner; "nothing's too good for you!"

Skinner was genuinely and enthusiastically generous. Also, it would be a good scheme to indulge Honey, since he might have to ask her indulgence later on.

"I had a letter from mother this morning."

"Indeed?" There was little warmth in

Skinner's tone. "I suppose she spoke pleasantly, not to say flatteringly, of me."

"Now, Dearie, don't talk that way. I know mother is perfectly unreasonable about you."

"She came darned near making me lose you. That's the only thing I've got against her."

"She has n't really anything against you — she only thinks she has," observed Honey.

"The only thing she's got against me is that she acted contrary to my advice and lost her money. She's hated me ever since!"

"It *is* wrong of her, but we're not any of us infallible. Besides, she's my mother — and I can't help worrying about her."

"Why worry?"

"The interest on her mortgage comes due and she can't pay it."

"If she'd only listened to me and not taken the advice of that scalawag brother-in-law of yours, she would n't have any mortgage to pay interest on."

"She only got a thousand dollars. At five per cent, that's fifty dollars a year."

Skinner swallowed hard to keep down the savage impulse that threatened to manifest

itself in profanity whenever he thought of Honey's mother and his weakling brother-in-law.

"Honey," he said grimly, "does your mother in that letter ask you to help her out with that interest?"

Honey lifted her head proudly. "She does n't ask me anything. She does n't have to. She only tells me about it."

"Yes, she does n't have to."

"You know I've always wanted to do something for her, and I've never been able to. I'm ashamed to neglect her now, when we're living so well and dressing so well — and you have your raise. It's only a dollar a week."

"Have you any more relatives who have a speculative tendency?" Skinner began with chill dignity.

"Now, Dearie!" Honey began to cry and Skinner got up from the table and went over and kissed her.

She had married him against mother's advice and had stood by him like a brick, and he'd do anything for her. He stroked her glossy hair. "You *have* always wanted to do

something for her, have n't you? You're a good girl! Do it! Send her a dollar a week!"

Skinner resumed his place at the table. This was the climax, he thought, the *ne plus ultra* of it all! He was to contribute a dollar a week to his mother-in-law to make up a loss caused by the advice of a detested, silly-ass brother-in-law, who had always hated him, Skinner. Surely, the dress-suit account had reached the debt limit! He took out his little book and jotted down: —

Dress-Suit Account

Debit	*Credit*
One important lesson! Never take the first false step! It's apt to lead, one knows not whither!	

"You don't know how happy you've made me," said Honey, "and I'm so proud of you — such strength of character — just like old Solon Wright, you're doing this for one you positively dislike, Dearie! — moral discipline!"

"Moral discipline, your grandmother!" snapped Skinner; then softly, "I'm doing it for one I love."

"I would n't have mentioned it if you had-n't got your raise. You know that!"

His raise! Skinner thought much about "his" raise as he lay in bed that night. Had he gone too far to back out, he wondered? By Jove, if he did n't back out, his fast-diminishing bank account would *back* him out! The thing would work automatically. Probably in his whole life Skinner had never suffered so much disgust. Think of it! He must go on paying mother-in-law a dollar a week forever and ever, amen! No, he'd be hanged if he'd do it! He'd tell Honey the whole thing in the morning and throw himself on her mercy. The resolution gave him relief and he went to asleep.

But he did n't tell Honey in the morning. He was afraid to hurt her. He thought of his resolution of the night. It's so easy to make conscience-mollifying resolves in the night when darkness and silence make cowards of us. No, he could n't tell her now. He'd tell her when he got home to dinner.

Meantime, things were doing in the private office of McLaughlin & Perkins, Inc.

"I've thought it over this far, Perk," said McLaughlin.

"Well?"

"Understand, I believe in Skinner absolutely — but —"

"Even *your* judgment is not infallible, you mean?"

"Exactly."

"So do I believe in him," Perkins said.

"I could n't offend him for the world," McLaughlin went on. "He's as sensitive as a cat's tail. I would n't even dare to go into that cage of his." McLaughlin paused. "Yet we've got to do *something*. We can't wait till summer when he goes on his vacation. All kinds of things might happen before then. Time and Wall Street don't wait for anybody — except magnates!"

"You mean, have an expert accountant go over his books?" said Perkins.

"Certainly, that's what I mean — that's what you mean — that's what's been in both our minds from the time he began to travel with that Pullman crowd."

"It ought to be done at once," said Perkins.

"If things are not regular — well, we must protect ourselves. I'm puzzled how to get rid of him while we're doing it. It's a delicate business," Perkins urged.

"I've got that all figured out, Perk." McLaughlin paused to register the comedy line that was to follow. "I'm going to send Skinner to St. Paul — after Willard Jackson!"

The partners were silent for a few moments; then Perkins said, "You can't, Mac."

"Why not?"

"It's a joke!"

"Of course it's a joke! But it's a harmless joke. You and I are the only ones that are 'on.' Skinner won't suspect. We'll put it up to him in dead earnest."

"The worst Jackson can do is to insult him the way he did you," said Perkins.

"The old dog!" said McLaughlin. He paused. "We'll get Skinner out of his cage for a while. It'll cost us so much money — we'll add that on to the expert accountant's bill. Can you think of a better way, Perk?"

"Mac, you're a genius!"

McLaughlin pressed the button marked "cashier."

Perkins put out his hand. "Don't call him yet, Mac. Wait till I get through laughing."

McLaughlin turned as the "cage man" entered.

"Hello, Skinner. Sit down." He paused a moment to register his next words. "Skinner, Mr. Perkins and I want you to do something for us."

Skinner looked from one partner to the other. "Yes," he said quietly.

"Two years ago we lost the biggest customer we ever had," McLaughlin proceeded.

"I know. Willard Jackson — St. Paul."

"Lost him through the stupidity of Briggs," snapped McLaughlin.

Skinner nodded.

"We've been trying to get him back ever since, as you know. We sent our silver-tongued Browning out there. No good! Then Mr. Perkins went out. Then I went out. All this you know."

The "cage man" nodded.

McLaughlin paused. "Skinner, we want *you* to go out to St. Paul and get him back."

Skinner looked curiously from one partner to the other, but both seemed to be dead serious.

"But — I'm — I'm not a salesman," the "cage man" stammered.

"That's just it," said McLaughlin earnestly. "There must be something wrong with the policy or the method or the manners of our salesmen, and Mr. Perkins and I have thought about it till we're stale. We want to put a fresh mind on the job."

"Jackson's gone over to the Starr-Bacon folks. They do well by him. How am I going to pry him loose?" said Skinner.

"We'll do even better by him," said McLaughlin. "You know this business as well as I do, Skinner. I'm darned if I don't think you know it better. You know how closely we can shave figures with our competitors, I don't care who they are. I'm going to make you our minister plenipotentiary. Do as you please, only get Jackson. I don't care if you take a small loss. We can make it up later. But we want his business."

Skinner pondered a moment. "Really, Mr. McLaughlin, I don't know what to say. I'm very grateful to you for such confidence. I'll do my best, sir."

"It'll take rare diplomacy, rare diplomacy, Skinner," McLaughlin warned.

"What kind of a man is Mr. Jackson?" Skinner asked presently. "I know him by his letters, but what kind of man is he to meet?"

"The worst curmudgeon west of Pittsburg," said McLaughlin. "He'll insult you, he'll abuse you, he might even threaten to assault you like he did me. But he's got a bank roll as big as Vesuvius — and you know what his business means to us. Take as much time as you like, spend as much money as you like, Skinner, — don't stint yourself, — but *get* Jackson!"

"Have you any suggestions?" said Skinner.

"Not one — and if I had, I would n't offer it. I want you to use your wits in your own way, unhampered, unencumbered. It's up to you."

"When do you want me to go?"

"Business is business — the sooner the quicker!"

Skinner thought a moment. "Let's see — to-morrow's Sunday. I'll start Monday morning, if that is satisfactory."

"Fine!" said McLaughlin, rising and shaking hands with his cashier.

Skinner walked to the door, paused, then came halfway back. "What kind of a woman is Mrs. Jackson, Mr. McLaughlin?"

"Well," said McLaughlin, staggered by the question, "she don't handsome much and she ain't very young, if that's what you mean."

Skinner blushed. "I did n't mean it that way."

"The only thing I've got against Mrs. Jackson is she's a social climber," Perkins broke in.

"The only thing I've got against her," said McLaughlin, "is — she don't climb. She wants to, but she don't."

"Is there any particular reason why she does n't climb?" said Skinner.

"Vulgar — ostentatiously vulgar," said McLaughlin.

Skinner smiled. He pondered a moment, then ventured, "Say, Mr. McLaughlin, it'd be a big feather in my cap if I landed Jackson, would n't it?"

"One of the ostrich variety, my son, — seeing that the great auk is dead," said McLaughlin solemnly.

Skinner's voice faltered a bit. "You don't know, Mr. McLaughlin, and you, Mr. Perkins, how grateful I am for this opportunity. "I — I —" he turned and left the room.

"It's pathetic, ain't it? I feel like a sneak, Perk," said McLaughlin.

"Pathetic, yes," said Perkins. "But it's for his good. If he's all right, we're vindicating him — if he is n't all right, we want to know it."

The "cage man" whistled softly to himself as he reflected that the awful day of confessing to Honey was deferred for an indefinite period. It was a respite. But what gave him profound satisfaction was the fact that McLaughlin and Perkins were beginning to realize that he could do something besides stand in a cage and count money. They had made

him their plenipotentiary, McLaughlin said. Gad! That meant full power! By jingo! He kept on whistling, which was significant, for Skinner rarely whistled.

And for the first time in his career, when he smelt burning wood pulp and looked down at the line of messenger boys with a ready-made frown and caught the eyes of Mickey, the "littlest," smiling impudently at him, Skinner smiled back.

For the rest of the day, as Skinner sat in his cage, three things kept running through his head: he's a curmudgeon; she's a climber; and she *does n't* climb. From these three things the "cage man" subconsciously evolved a proposition:—

Three persons would go to St. Paul, named in order of their importance: First, Skinner's dress suit; second, Honey; and third, Skinner.

CHAPTER IX

SKINNER FISHES WITH A DIPLOMATIC HOOK

THE first step in the scheme which Skinner had evolved for the reclamation of Willard Jackson, of St. Paul, Minnesota, was to be taken Sunday morning, after services, at the First Presbyterian Church of Meadeville, New Jersey.

Skinner had not told Honey he was going to take her on his trip West. He would do that after church, if a certain important detail of his plan did not miscarry. Although he paid respectful attention to the sermon, Skinner's thoughts were at work on something not religious, and he was relieved when the doxology was finished and the blessing asked. Unlike most of the others present, Skinner was in no hurry to leave. Instead, he loitered in the aisle until Mrs. Stephen Colby overtook him on her way down from one of the front pews.

"Why, Mr. Skinner, this *is* a surprise,"

exclaimed the social arbiter. Then slyly, "There's some hope for you yet."

"I thought I'd come in and make my peace before embarking on a railroad journey," Skinner observed.

"Going away? Not for long, I hope."

"St. Paul. I'm not carrying a message from the Ephesians — just a business trip."

"St. Paul's very interesting."

"I'm glad to hear it."

"You've never been there?"

"No."

"Goodness — I know it well."

"What bothers me is, I'm afraid Mrs. Skinner 'll find it dull. I'm taking her along. You see, I'll have lots to do, but she does n't know anybody out there."

The social arbiter pondered a moment. "But she *should* know somebody. Would you mind if I gave her a letter to Mrs. J. Matthews Wilkinson? Very old friend of mine and very dear. You'll find her charming. Something of a bore on family. Her great-grandfather was a kind of land baron out that way."

"It's mighty good of you to do that for Mrs. Skinner."

"Bless you, I'm doing it for you, too. You have n't forgotten that you're a devilish good dancer and you don't chatter all the time?" Then, after a pause, "I'm wishing a good thing on the Wilkinsons, too," — confidentially, — "for I don't mind telling you I've found Mrs. Skinner perfectly delightful. She's a positive joy to me."

"You're all right, Mrs. Colby."

"That's the talk. Yes, I'm coming along." She waved her hand to Stephen Colby. "When do you go?"

"To-morrow morning."

"I'll send the letter over this afternoon — and if you don't mind, I'll wire the Wilkinsons that you're coming on."

Skinner impulsively caught her hand. "Mrs. Colby, you're the best fellow I ever met!"

When the letter arrived at the Skinner's house that afternoon, Honey knitted her brows.

"I don't understand it."

"You ought to. It's for you."

"Dearie," said Honey, rising, her eyes brimming, "you mean to say that I'm going to St. Paul with you?"

"Don't have to say it. Is n't that letter enough?"

"Dearie, you're the most wonderful man I ever saw. Think of it! — a letter from Mrs. Colby! I'll bet those Wilkinsons are swells!"

"They breathe the Colby stratum of the atmosphere. It's a special stratum, designed and created for that select class."

"It's quite intoxicating."

"Special brands usually are."

"I thought those Western cities did n't have classes."

"My dear, blood is n't a matter of geography. There's not a village in the United States that does n't have its classes. The more loudly they brag of their democracy, the greater the distance from the top to the bottom."

As Skinner said this, he jotted down in his little book: —

Dress-Suit Account

Debit	*Credit*
	One "open sesame" to the smartest set west of the Alleghanies!

and Honey clapped her hands.

And as he put Mrs. Colby's letter in his inside pocket, Skinner muttered to himself, "A climber, but does n't climb. She'll climb for this all right!"

The Skinners reached St. Paul Tuesday night and registered at The Hotel. When he had deposited Honey in the suite which had been reserved by wire for them, Skinner proceeded to execute the next step in his scheme for the reclamation of Willard Jackson. He returned to the desk.

"I wish," he said to the chief clerk, "that you'd see to it that a paragraph regarding my arrival is put in the morning papers, just a little more than mere mention among hotel arrivals" — he took pen and paper and wrote — "something like this: 'William Manning Skinner, of McLaughlin & Perkins, Inc., New York, reached town last evening and is

stopping at The Hotel.' There's a lot of people here I want to see, but I might overlook 'em in the rush of business. If they know I'm here, they'll come to see me."

"Very good, Mr. Skinner," said the clerk. "I'll see to it."

Skinner paused a moment. "By Jove, I've almost forgotten the principal thing." He added a few words to the copy. "Put that in, too, please. Can you read it? See: 'Mrs. Skinner, daughter of the late Archibald Rutherford, of Hastings-on-the-Hudson, accompanies her husband.' That's just to please her."

"'Rutherford'—'Hastings-on-the-Hudson'—swagger name," commented the clerk.

Skinner smiled at the clerk's comment. If it impressed this dapper, matter-of-fact, know-everybody man-of-affairs that way, how much more would it appeal to Mrs. Curmudgeon W. Jackson's social nose. Veritably, it augured well for his scheme.

But he only said, "It reads a devilish sight better than plain Skinner, does n't it?"

"Well," said the clerk, trying to be consol-

ing and diplomatic and failing in both, "you must n't always judge a man by his name."

After breakfast next morning Skinner and Honey remained in their rooms, waiting for the message that was to come from the Wilkinsons, for Skinner had reckoned that any friend of the Colbys would receive prompt attention.

"She'll call you up, Honey, and ask us to dine to-night. There, there, don't ask any questions. I've figured it all out. But we're engaged until Saturday."

"Engaged every night? Why, Dearie, this is only Wednesday. You had n't told me anything about it."

"Quite right," said Skinner, "I had not."

"What are we going to do?"

"I have no plans. I suppose we'll sit in our rooms or go to the theater."

"Well," said Honey, "it beats me."

On reading the morning paper, Mrs. J. Matthews Wilkinson said to her husband, "They're here — the Skinners — Jennie Colby's friends, you know. We must have them to dinner."

"MRS. SKINNER, DAUGHTER OF THE LATE ARCHIBALD RUTHERFORD, OF HASTINGS-ON-THE-HUDSON, ACCOMPANIES HER HUSBAND"

"When?" said Wilkinson, looking up from his paper.

"I dare say they'll be here but a short time. Better make it to-night."

"You're the doctor," said Wilkinson, resuming his paper.

"We'll send out a hurry call for the Armitages and the Bairds and the Wendells," said Mrs. Wilkinson, mentally running over her list of the most select of St. Paul's inner circle. "We'll show these people that we're not barbarians out here."

"Can you corral all those folks for to-night? Is n't it rather sudden, my dear?"

"I've dined with them on shorter notice than that, just to accommodate them. I'll call up the Skinners right away."

Honey answered the 'phone. Of course they'd be delighted to dine at the Wilkinsons, but every night was filled up to Saturday. A pause. Hold Saturday for them? She should say they would.

There was another pause. Then Honey clapped her hand over the receiver and turned to Skinner.

"Can we take a spin with them this afternoon, Dearie?"

"You bet. We've nothing else to do."

"You fraud," said Honey, when she had hung up the receiver, "you said you had engagements."

"I tried to convey to you," observed Skinner, somewhat loftily, "that we could n't dine at the Wilkinsons' before Saturday. That covers it, I think."

According to Skinner's plans, the dinner at the Wilkinsons' was to be the big, climactic drive at the fortress of Willard Jackson's stubbornness.

As Skinner had reckoned, Mrs. Curmudgeon W. Jackson nosed out the paragraph in the morning paper, first thing.

"Who is this Mr. Skinner, Willard? Do you know him?"

"What Skinner?"

"William Manning Skinner."

"Never heard of him."

"He's of McLaughlin & Perkins, Inc., — your old friends."

Jackson pricked up his ears.

"What's he doing here? Does it say?"

"No."

"I know," said Jackson shrewdly. "He's out here after me." He chuckled. "They've been sending emissaries to get me back ever since I quit 'em. Even the partners came out, one at a time. That shows what they think of my trade."

"Skinner's got his wife with him."

"I don't blame him. It's a devilish mean business going on the road without some one to look after you." Jackson paused. "But he can't disguise his fine Italian hand that way. I know those fellows."

"She's some swell," said Mrs. Jackson. "Daughter of the late Archibald Rutherford, of Hastings-on-the-Hudson."

"That don't mean anything. The way they write it makes it *look* aristocratic. Rutherford! — he might have been a butcher! And Hastings-on-the-Hudson! Well, they have butchers there as well as Astors!"

"Mebbe you're right."

"I'll bet you a new dress Skinner'll be after me to-day," said Jackson, folding his news-

paper and preparing to leave for his office. "Trust your Uncle Dudley here — I know."

The very first words that greeted Jackson that night when he reached home were, "I get the dress, don't I?"

"How do you know?"

"Skinner did n't get after you to-day. Look!"

Mrs. Jackson held up the evening paper and read aloud. "'A belated honeymoon — that's what we're here for more than anything else,' said Mr. William Manning Skinner, of McLaughlin & Perkins, Inc., of New York, to a reporter this afternoon. The Skinners had just returned from a spin over beyond Minneapolis with the J. Matthews Wilkinsons —"

"The devil you say!" said Jackson, reaching over and taking the paper. "Aw!" He chucked the paper aside. "That don't establish their social status any more than living in Hastings-on-the-Hudson or being a Rutherford. It don't amount to anything. It's just business. Fellows like Wilkinson, when some outsider is n't quite good enough socially and they want to swell his head without commit-

ting themselves, take him in their car or to the club. In that way they save their business faces without sacrificing their social faces. I know," he growled.

"But how did he get in with the Wilkinsons? They have n't any business."

"Wilkinson is in all sorts of things that nobody knows of but himself." He glanced over the sub-caption. "Skinner sees no difference socially between the St. Paul and the New York people. Puts St. Paul first," he observed, "thanks for that." He read further. "'But the Western people are more frankly hospitable'!"

"Moonshine! Moonshine!" he commented. "Hospitality ain't a matter of location. You'll find generous people and devilish mean people, no matter where you go. That's soft soap. It reads well — but — I know."

"It don't look as if he'd have much time for you, Willard."

"He ain't through yet," said Jackson, lighting a stogie. "I'll bet you another dress that to-morrow —"

"Taken!"

Mrs. Jackson turned again to the paper.

"That girl knows how to *dress*, all right!"

But it was n't Honey's dress that stirred Mrs. Jackson's soul to the depths. These Skinners were hand in glove with the inaccessible Wilkinsons, and — the devil take it — Jackson was no longer a customer of McLaughlin & Perkins, Inc.

Skinner read the evening paper with great satisfaction. The inky seed disseminated through the press was, he felt, bound to take strong root in the fertile consciousness of Mrs. Curmudgeon W. Jackson, and therefrom was sure to react effectively upon the decidedly active consciousness of Jackson himself.

With this end in view, as per plan of campaign for the reclamation of Willard Jackson, Skinner had had himself interviewed on a subject dear and flattering to the Middle West, especially flattering to St. Paul. He had written his "first impressions of St. Paul" on the way out from New York, and had permitted the same to be extracted by the reporters — with great cunning — from his modest and reluctant self. Honey was present — designedly present — while the young news-

paper men were quizzing Skinner, dressed in her very latest, which was carefully noted and described in the interview, for decorative purposes.

"We just looked in *en passant*," Skinner observed to the reporters, using his French to the limit. "It's a kind of belated honeymoon. We've seen Mr. Hill's residence and we ran over and looked at those wonderful flour mills in Minneapolis, your neighbor" — He paused.

A frozen atmosphere seemed suddenly to enshroud the reporters. Their pencils ceased to record.

"Oh, yes, let's get back to St. Paul."

Instantly the temperature rose about a hundred degrees, and the reporters' pencils began to move again.

When the newspaper men were gone, Skinner jotted down: —

Dress-Suit Account

Debit	*Credit*
	Useful hint! When you're in St. Paul, talk about *St. Paul!*

And when he read his interview in the evening paper, Skinner made this entry:—

Dress-Suit Account

Debit	*Credit*
	A certain remarkable authority in discussing social matters which I never thought I possessed. In fact, which I never did possess until I got the dress suit.

The Skinners devoted the days between Wednesday and Saturday to loafing or sightseeing, principally the former. They drove over to Minneapolis again and took in the wonderful flour mills, for anything that pertained to machinery fascinated Skinner. Then they went out to the Lake and had a trout dinner and all the rest of it. But after a time, this unaccountably useless routine got on Honey's nerves.

"Dearie," she protested, "this is our honeymoon, to be sure, but don't you think you ought to get after business?"

"Don't worry. Business will get after *us* pretty soon."

"But time is flying."

"Time is doing just what I want it to do. It takes time for plans to develop. It takes time for seed to grow. I started business getting after us Sunday morning at the First Presbyterian Church in Meadeville. I prepared some of the seed on the way out here. I began sowing the evening we arrived. I fanned the flame with a big puff," — he held up the paper with the interview in it. "Jingo, that's funny. I did n't mean it literally."

"Your metaphors are fearfully mixed, Dearie."

"Does n't matter. They're graphic."

"But they're not clear to me."

"They are to me, which is enough," said Skinner, with a suggestion of finality.

Honey pouted reproachfully at the snub, and Skinner's heart instantly smote him.

"Don't worry, Honey. It's all right." He paused. "Now, I'm going to make a prophecy." He pointed impressively at her with his forefinger. "And you mark my words! Things will begin to happen right after the Wilkinson dinner."

"That's Sunday morning."

"Things have happened on Sunday," observed Skinner quietly.

"When do you expect to start for home?"

"I'm not sure, but I'm counting strongly on Tuesday morning."

While the Skinners were talking, something pertaining to the same business was developing in another part of the city.

"Do I get another dress?" Mrs. Jackson asked as the famous curmudgeon entered the dining-room Thursday evening.

"You do," he growled. "I'll be hanged if I understand it."

"It's too bad," Mrs. Jackson began.

The curmudgeon held up his finger. "Stop right where you are. I know what you're going to say." He growled out the accustomed formula: "'You'd give me dresses all day long and diamonds and a magnificent house, but you don't give me what is dearest in the world. I want to go with the people I'm fit to go with!' In the future, just to save time, cross your fingers, and I'll know you mean formula number two."

"But Mr. Skinner," Mrs. Jackson persisted.

The curmudgeon cut her short. "What's *Skinner* got to do with it?"

"Got to do with it? Why, he's a regular missing link!"

"Missing link?" Jackson looked at her in surprise. "Have you seen him?"

"I don't mean that — I mean connecting link."

"Some difference," Jackson grunted.

"If you had n't gone and broken with McLaughlin & Perkins, Inc."

"That's enough. It's too late now. I don't want to hear anything more about it."

Mrs. Jackson said nothing. She knew that silence at such a time was her most effective weapon. Jackson waited for her to speak, but as she did not speak he immediately felt sorry that he'd been short with her. She was the only person in the world he really cared for. But he must show no outward sign of weakness, so he repeated, "It's too late now, I tell you!"

But, being a resourceful man, Jackson never considered anything too late. He would never take defeat for granted until he should be in

his coffin. As a matter of fact, he had often regretted that he had broken with McLaughlin & Perkins, Inc. If it had n't been for that fresh salesman, Briggs, he never would have. And after he *had* broken with them, his stupid obstinacy had stood in the way of resuming friendly relations, for McLaughlin & Perkins, Inc., had always delivered the goods.

CHAPTER X

SKINNER LANDS A CURMUDGEON

With his head full of these reflections but without any definite method to accomplish a rather indefinite purpose, Jackson strolled into the lobby of The Hotel the next morning.

"Who is this Skinner that was interviewed?" he asked the chief clerk, whom he had known for a long time.

Glibly the clerk recounted to Jackson all he knew about their guest, who had suddenly become illustrious through the magic touch of the J. Matthews Wilkinsons.

"Point him out to me," said Jackson. "I always like to look over these Eastern guys that know so much that ain't so about us Middle West people."

"The Skinners don't get down to breakfast before ten," said the clerk.

An hour later Jackson strolled in casually and took a chair opposite the desk. Here was an opportunity for the clerk, an opportunity

which Jackson had arranged for him without his knowing it. He passed around from behind the desk and intercepted Skinner as he and Honey were about to step into the elevator.

"Mr. Skinner," he said, "I'd like you to meet one of our prominent citizens." He led Skinner over to where the curmudgeon was sitting. "Mr. Skinner, I want you to shake hands with Mr. Willard Jackson."

"How do you do, Mr. Skinner?" said Jackson, rather reservedly; for now that the game was going the way he had designed it should go, he wanted to make it appear that the clerk, and not he, had taken the initiative.

"I'm very glad to meet you, Mr. Jackson," said Skinner, with his accustomed cordiality.

"I saw your little squib in the paper," said Jackson. "You must belong to the Boost Club."

"It never does any harm to tell pleasant truths," said Skinner.

Presently Jackson remarked, "You're with McLaughlin & Perkins, Inc., I see."

"You know them?"

"Why, yes. I'm Willard Jackson."

"Oh, yes," laughed Skinner, "how stupid of me. Of course I know. Certainly I know." He caught Jackson's coat and drew him over and added confidentially, "I'm a little bit abstracted. You see, this is a kind of junketing expedition. Just what they said in the paper—a belated honeymoon. I've never had a chance before, and I'm devoting my whole time to giving the wife a good time." He pulled out his watch. "Say, you'll excuse me. We've got a date."

"Of course," said Jackson.

Skinner grasped Jackson's hand cordially. "Say, won't you run in again and have a chat? I'm awfully glad to have met you."

"Well, I'll be jiggered," said Jackson to himself as he left The Hotel. Anyhow, he reflected, as he walked downtown to his office, he'd taken the first step, he'd broken the ice. It had gone against the grain to do it, but it was entirely on the wife's account. He'd let Skinner take the next step. He'd be darned if *he* would.

But as usual in social matters, the woman's

domain entirely, the man in the case reckoned without his host!

For two whole days Jackson waited in his office for Skinner to appear — waited in vain. He dreaded going home to dinner, dreaded formula number two. Each night he half determined to 'phone some excuse and dine at the club, but put the suggestion aside as petty, shirking. However, nothing was said at dinner by the good Mrs. Curmudgeon, and Jackson began to feel that the incident was closed.

If only the departure, the sudden departure, of Skinner would be as conspicuously recorded as his advent had been, what a relief it would be. Nothing further appeared in the papers about Skinner, however, and Jackson was flattering himself that that gentleman had folded his tent like the Arab. A great calm prevailed in the heart of Jackson. But this proved to be only a weather-breeder.

Sunday morning when Jackson entered the breakfast room, he found his wife in tears. "Look," she cried, holding up the paper and pointing to the great headline.

"What's the matter? Some accident? Somebody dead?"

"I should say not! Somebody's very much alive! We're the dead ones!"

Jackson took the paper from her hand and read: "Important Social Event. The West dines the East. Mr. and Mrs. J. Matthews Wilkinson entertain at a quiet, select dinner Mr. and Mrs. William Manning Skinner, of New York. The dinner guests were Mr. and Mrs. Philip Armitage, Mr. and Mrs. Almeric Baird, Mr. and Mrs. Jack Wendell—"

Jackson put the paper down. Somehow he felt guilty. He avoided his wife's reproachful eyes. But he did n't dare cover up his ears, and the ear is not always so successful at avoiding as the eye. The eye can see only straight ahead, but the ear can hear from all around.

"Think of it," sniffled Mrs. Jackson, her sniffle developing into a blubber as she went on. "I'm not a snob, but why can't *I* go with those people? We've got lots of money! I want to see the best kind of life, but I've never had the chance, and now these Skinners

come here, are taken up,— wined and dined,— and we're left out in the cold!"

"How can I help that?" Jackson grunted. But he knew what was coming and it came.

"You *could* have helped it. Traded with McLaughlin & Perkins, Inc., for years and then broke off — spoiled this chance!"

"How the deuce could I see two years ahead and know that Skinner was coming out here?" Jackson snapped. "Besides, he could n't have got us an invitation to that dinner anyhow!"

"The Wilkinsons have taken him up. They've established his social status. It was n't a public dinner, such as a politician gives to another politician; it was n't an automobile ride or a club affair. It was a private dinner, very private! They introduced him to the select few, the inner circle, — him and his wife, — his wife!!" she wailed.

"But what does that lead to?"

"We might not go there, but we could have had the Skinners here."

"What good would that do? It would n't put you in direct touch with the Wilkinsons, even if you did have the Skinners here."

"WHY CAN'T *I* GO WITH THOSE PEOPLE?" SHE SNIFFLED

"No, but it would help. The J. Matthews Wilkinsons dine them one day, the Willard Jacksons dine them another day. See — the connecting link?"

"Oh, damn these social distinctions," said Jackson. "It's you women that make 'em. We men don't!"

"I can't eat any breakfast," Mrs. Jackson sobbed. "I'm too upset. I must go to my room!"

Jackson did n't eat much breakfast either. When his wife had gone, he threw the paper to the floor and kicked it under the table, then he jammed his hat on to his head, and with a whole mass of profanity bubbling and boiling within him, he left the house. In the calm that succeeded the storm within, Jackson reflected that his present domestic tranquillity was threatened by the presence of these Skinners, and not only that, but their coming, if he could not avail of it, would be a source of reproach for years to come. Being something of a bookkeeper, he figured out that if, on the one hand, he might be compelled to eat a bit of humble pie, — not customarily a part of

the curmudgeon's diet, — on the other hand, he would gain perhaps years of immunity from reproaches and twitting.

Many times he passed and re-passed The Hotel, first with a grim determination to go in, and then with as grim a determination not to go in. But at last his wife's troubled, haunting eyes won, as they always did, and he went in.

Jackson waited an hour before Skinner appeared. Skinner had reckoned that about that time the curmudgeon would be lounging around downstairs, waiting to meet him quite accidentally, so he permitted himself a cigar and a stroll in the office, which stroll was made to appear casual.

The curmudgeon had disposed himself in a huge armchair, which commanded a view of the elevator, and no sooner did he see Skinner emerge than he busied himself assiduously staring at, but not perceiving, the pages of the Sunday magazine section. With equal assiduity, Skinner, who as soon as he had left the elevator had observed Jackson, avoided seeing him, although he clearly perceived him.

Thus they played at cross-purposes for a while, these two overgrown boys.

"Hello," said Jackson, looking up from his paper as Skinner strolled past for the fourth time. "You here yet?"

"I hate to tear myself away," said Skinner. "Have a cigar?"

Jackson took the weed and indicated a chair next his own.

"By Jove," said Skinner, seating himself and crossing his legs comfortably, "I like this town. Wonderful climate, fine people — and" — he turned to Jackson — "devilish good grub."

"Have you had a trout dinner yet?" said Jackson.

"Yes. Out at the Lake the other day."

"I mean a *real* one — cooked by a *real* cook — all the trimmings."

"No, I can't say that I have."

Jackson paused, drummed on the arm of his chair, and swallowed hard. "I've got the best cook in the Middle West," he observed.

"That's going some."

"You think you've eaten, don't you?

Well, you have n't. You ought to try *my* cook."

"That would be fine," said Skinner.

Skinner knew exactly what Jackson would say next. It was wonderful, he thought, almost uncanny, how the curmudgeon was doing just what he had schemed out that he would do—willed him to do. He felt like a magician operating the wires for some manikin to dance at the other end or a hypnotist directing a subject.

Things were going swimmingly for Jackson, too. He felt that he had executed his little scheme very well, without any danger of being found out or even suspected, yet he had never known things to fall in line as they were doing now. Still, he flattered himself it was good management. For Jackson was not a believer in luck.

"How long are you going to stay here?" he asked abruptly.

"Tuesday morning."

"You and the Missus had better come out and try that cook of mine before you go."

Jackson affected indifference, but his heart

was beating high, higher than it had beaten for years, for he was a man that had always had his own way, and was not given to argument or diplomatic finessing. Having shot his bolt, Jackson waited.

Skinner turned in his chair. "That's mighty good of you, old chap," he said cordially. "You're just like these other hospitable Westerners. You've bragged about your cook and you want to show me that you can make good. But I'll let you off — I'll take your word for it this time."

"I don't want you to take my word for it," Jackson retorted. "Besides, I'd like to have your wife meet my wife!"

"So would I," said Skinner. He paused a moment.

Right here was the bit of humble pie that Jackson had prepared to eat, if necessary, but taken from the hand of a cordial fellow like Skinner, it would n't be so hard, after all.

"Skinner, you're a good fellow — so am I a good fellow. I like you. There's no reason why we should n't be friends — personally — you understand."

"Mr. Jackson," said Skinner, "you're a frank man. I'm going to be frank with you. I don't feel that it would be loyal to my firm if I should accept your hospitality, under the circumstances. It's all well enough to be impersonal, separate business life from social life but" — and here he began to butter the humble pie that he had felt it to be inevitable that Jackson should eat — "you stood mighty well with our house. You've got a great reputation. It was most important to us. We did everything we could to please you. After the break came, we went the limit in the way of eating humble pie to get you back again. But you set your face against us hard. I might even waive that, but just you look at it yourself." Skinner laughed. "You know you did n't treat McLaughlin very well — and the curious part was, McLaughlin was always very fond of you personally."

At the last words Jackson capitulated. "See here, you and the Missus come out to dinner to-morrow night and we'll talk things over."

Skinner hesitated.

"I've thought this all out," said Jackson. "The Starr-Bacon folks have been figuring on that bunch of machinery that I'm going to get in. Here's what they say. Can you meet those figures?"

Skinner looked over the memorandum Jackson handed him and made a quick calculation. "Yes," said he, "we can meet them."

"The order is yours."

"I won't take it," said Skinner, "unless you throw in that trout dinner."

That night Skinner wired McLaughlin and Perkins, Inc., that he'd caught the bear and was bringing the hide home with him — the hide being the fattest order that that concern had had for many a day.

Then he jotted down in his little book: —

Dress-Suit Account

Debit	*Credit*
	Landed one curmudgeon! Bait used — domestic tranquillity! Method — did n't use any! Just stood off and waited, and he landed himself.

CHAPTER XI

THE OSTRICH FEATHER

When Skinner entered the office of McLaughlin & Perkins, Inc., two days later, he found that the partners had arranged a reception committee of two to welcome him.

Both shook hands cordially and McLaughlin said, "Skinner, we're not only convinced that you're a thoroughly honest and methodical man" — he glanced knowingly at Perkins — "but that you're a very able man as well. We —"

Skinner cut him short. "Mr. McLaughlin, do I get the ostrich feather?"

"You do, indeed, — and I'm only sorry that the great auk is dead!"

Skinner blushed. "You don't know how good you've made me feel, really you don't — giving me this chance to show what I could do."

"You had your chance and you showed what you could do, all right," McLaughlin

broke in. He paused, then, "Now, tell us, Skinner, how did you do it?"

Skinner hesitated. "I'd rather not."

"Why?" said McLaughlin. "Ain't you got it patented?"

"Secret process," said Skinner.

"It's more than that, it's an *effective* process. But what's important to us, Skinner, is — could you work it on other folks besides Jackson?"

"Yes — that is, most other men — middle-aged men."

"Why middle-aged men?"

"Because they're married — most middle-aged men are."

McLaughlin turned to Perkins. "I'm darned if he ain't gone and mashed the climber. That's what I think!"

Skinner thrust his hands into his pockets, walked over to the window, then turned and slowly came back to within a few feet of where McLaughlin was sitting.

"On my way back from St. Paul, Mr. McLaughlin," he said — and Perkins, recognizing the premonitory symptoms, crossed

to the window and stood with his back to his partner and "the cage man" — "Mr. McLaughlin," Skinner repeated after a pause, "I've been thinking that the most valuable man to any concern is the one that gets the business for it."

"Right-o!" said McLaughlin.

"And the hardest man to get," Skinner went on, "is the customer you get back. You not only have to pry him loose from some other concern with better figures, but you have his personal pride to overcome. To come back is a surrender."

"All of which means that you expect a raise, eh, Skinner?"

"I was only going to suggest —"

"You don't have to suggest. We've already decided to raise you twenty-five dollars a week. How does that strike you? Just as a mark of appreciation."

"I can't see any appreciation in it unless you take me out of the cage — for this reason," said Skinner. "As a 'cage man' I'm not worth much more than I've been getting. In order to earn that extra twenty-five dollars a

week I've got to have a chance to show what I can do further. Take me out of the cage."

"Skinner," said McLaughlin, "you did n't for a minute think that we were going to keep a man that could pull off such a trick as that in a cage, did you? We're going to make you a salesman."

The idea of going on the road did n't appeal to Skinner.

"To be frank, Mr. McLaughlin, I want something better than that."

"Better?"

"Yes. I want to be put in charge of the sales department. You see, I not only know the business from beginning to end, but I want to show our salesmen that selling goods means something more than rattling off a list of what you've got, dilating like a parrot. I want to teach them the value of knowledge of the personal equation and how to apply that knowledge effectively. Does n't that telegram from Jackson show that I know something about it?"

"What do you think of Skinner's proposition?" McLaughlin said to the junior partner.

Perkins turned and came back to the table. "Skinner seems to have the goods."

"Mr. McLaughlin," Skinner urged, "it is n't that I feel big about what I've done, it is n't that I think I know more than anybody else, but I've had ideas about things I've always wanted to put into practice. When you sent me out to St. Paul, I formulated a little scheme of attack on Jackson, and you saw how it worked. I think that entitles my opinion to some respect. I've got the good of this concern at heart and I want to show what can be done along original lines."

McLaughlin looked at Perkins and Perkins nodded affirmatively.

"Skinner, I'm going to let you see what you can do," said the senior partner; then paused. He turned to Perkins. "The devil of it is, what to do with Hobson."

"Let him take charge of the San Francisco office," Perkins suggested.

"I don't like to hurt the old chap's feelings."

"Hurt his feelings? Why, he's always wanted to go back to the Coast—where he belongs."

All that day, while Skinner was instructing the young man who was to succeed him as "cage man," he was very happy. He was happy that the field of his activities was broadening, that he'd have a chance to show what was in him. But he was particularly happy that now he would never have to tell Honey that he'd deceived her.

This, however, would involve a negative deception, worse luck, he mused, for he would not be able to tell her about the twenty-five dollars advance he'd just got. He would go right along as he had been doing, each week giving Honey ten dollars to deposit in the Meadeville National. Then he, himself, would deposit ten dollars a week until he'd made up for the number of weeks that had elapsed since he'd promoted himself. Thus their little bank account would remain intact, and Honey would not know unless — his heart slowed down — McLaughlin should take to bragging about him and how they'd shown their appreciation of what he'd done in St. Paul, and Mrs. McLaughlin should get hold of it and pass it along to Honey — which would have

the effect of perpetuating his original, devilish raise.

But he was n't going to cross that bridge yet!

And so it came about that eight months later, one beautiful morning in December, McLaughlin said to the junior partner, "That which I feared has come upon us!"

"What's the matter? Has Skinner asked for another raise?"

"Worse'n that. The Starr-Bacon people have made him an offer!"

"I see! That's because he pried Willard Jackson and others loose from that concern. Probably they want him to use the same method to get those people away from us and back in to the S.-B. fold."

"It's clear what *they* want. It is n't so clear what we've got to do."

"Raise his pay again," Perkins suggested.

"That ain't enough. Skinner claims he wants broader fields of opportunity."

"I hope he's willing to let you and me run things a while longer."

"I don't know what to do. You see,

Skinner proved to be an awfully good man, just so soon as we gave him his head. He's an all-round man. When he was cashier, he not only could collect money from anybody who had a cent, and without losing business either, but he steered us away from some very bad risks that those two enterprising young salesmen, Briggs and Henderson, tried to 'put over' on us."

"That was his business. He was cashier."

"But see what he's done since we made him manager of the sales department," urged McLaughlin. "He has not only opened up new territory and got in new customers, but he's reclaimed old, abandoned fields of operation and got back a lot of old fellows. He's delivered the goods all along the line, Perk. Besides that, it was Skinner that got us to put in that new machinery over in Newark. Why, it's already saved a quarter of its cost in fuel. Also, Perk, he's a great little adviser."

"I know his value, Mac, as well as you do."

McLaughlin laughed. "We did n't either of us know it till we sent him out West. He kept his light under a bushel so long."

"Kept it in a cage, you mean."

"If he goes over to the Starr-Bacon people, he takes his methods with him, and you know — customers follow methods."

"What we want to do," said the junior, "is to offset the Starr-Bacon offer without you and me having to sell our machines and take to the subway in order to pay his salary. How would it do to make him general manager? Skinner's ambitious — he's looking for honor."

"No," said McLaughlin, after pondering a few moments, "if we keep him on a salary and he remains an employee only, he will still be susceptible to outside offers. The only thing to do is to make him a partner! That's the only way to keep him!"

"Make him a partner, Mac? This isn't a firm any more; it's a corporation."

"Same thing — you and I own it, don't we?"

"Quite so."

"Well, all we've got to do's to give him a block of stock — ain't it?"

"Question's, how much?"

"Enough to hold him."

"But how much would that be?" Perkins insisted.

"I 'll have to feel him out."

"I guess you 're right." Perkins paused a bit,— then, "Well, Mac, the worm turned — you did n't head him off?"

"Who wants to head off such a worm? Let him turn! The more he turns the better for us! Do you know what his first turn meant in terms of cash? No? Just ring for Millard."

Millard was chief bookkeeper.

That night, as Skinner sipped his second demi-tasse, he looked across the table at his beautiful wife, who was assiduously studying an automobile catalogue. The suggestion it conveyed gave Skinner a touch of apprehension. But the aforesaid touch lasted only a moment. He banished it and all other cares by making the following entry in his little book:—

Dress-Suit Account

Debit	*Credit*
	A one-third interest in McLaughlin & Perkins, Inc.

THE END

S0-FCY-753